



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name KEYCORP

City/State CLEVELAND, OH

## Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 186,455,921

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

| Number | Description  |
|--------|--|
| 1      | Consolidated assets equal to or greater than \$10 billion  |
| 2      | Consolidated assets between \$3 billion and \$10 billion   |
| 3      | Consolidated assets between \$1 billion and \$3 billion  |
| 4      | Consolidated assets between \$500 million and \$1 billion  |
| 5      | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6      | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7      | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9      | Atypical and second-tier holding companies   |

Mailing Address:

**KEYCORP**  
**127 PUBLIC SQUARE**  
  
**CLEVELAND, OH 441141306**

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BHC Name

City/State

## Summary Ratios

|  | 12/31/2021  |        |     | 12/31/2020  |        |     | 12/31/2019  |        |     | 12/31/2018  |        |     | 12/31/2017  |        |     |
|--|-------------|--------|-----|-------------|--------|-----|-------------|--------|-----|-------------|--------|-----|-------------|--------|-----|
| Average assets (\$000)   | 179,596,325 |        |     | 162,097,121 |        |     | 144,193,037 |        |     | 138,685,567 |        |     | 135,394,339 |        |     |
| Net income (\$000)   | 2,625,203   |        |     | 1,343,978   |        |     | 1,716,897   |        |     | 1,865,383   |        |     | 1,295,907   |        |     |
| Number of BHCs in peer group   | 130         |        |     | 128         |        |     | 125         |        |     | 118         |        |     | 108         |        |     |
|  | BHC         | Peer # | Pct |
| <b>Earnings and Profitability:</b>   |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| <b>Percent of Average Assets</b>   |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| Net interest income (tax equivalent)   | 2.28        | 2.60   | 23  | 2.51        | 2.77   | 25  | 2.73        | 3.01   | 29  | 2.84        | 3.08   | 28  | 2.83        | 2.92   | 37  |
| + Non-interest income  | 1.76        | 1.04   | 83  | 1.63        | 1.21   | 73  | 1.69        | 1.32   | 75  | 1.79        | 1.31   | 74  | 1.81        | 1.35   | 69  |
| - Overhead expense   | 2.47        | 2.17   | 74  | 2.53        | 2.57   | 60  | 2.71        | 2.69   | 58  | 2.86        | 2.71   | 66  | 3.01        | 2.72   | 69  |
| - Provision for credit losses  | -0.23       | -0.09  | 16  | 0.63        | 0.51   | 68  | 0.31        | 0.15   | 84  | 0.17        | 0.14   | 70  | 0.17        | 0.16   | 62  |
| + Securities gains (losses)  | 0           | 0.01   | 4   | 0           | 0.02   | 45  | 0.01        | 0.01   | 76  | 0           | 0      | 50  | 0           | 0.01   | 43  |
| + Other tax equivalent adjustments   | 0           | 0      | 46  | 0           | 0      | 48  | 0           | 0      | 42  | 0           | 0      | 45  | 0           | 0      | 47  |
| = Pretax net operating income (tax equivalent)                                 | 1.83        | 1.66   | 68  | 0.98        | 1.04   | 41  | 1.42        | 1.56   | 36  | 1.61        | 1.57   | 49  | 1.46        | 1.43   | 50  |
| Net operating income   | 1.45        | 1.26   | 73  | 0.82        | 0.81   | 44  | 1.18        | 1.19   | 43  | 1.34        | 1.24   | 61  | 0.95        | 0.89   | 51  |
| Net income   | 1.46        | 1.26   | 73  | 0.83        | 0.82   | 44  | 1.19        | 1.19   | 45  | 1.35        | 1.24   | 60  | 0.96        | 0.90   | 50  |
| Net income (Subchapter S adjusted)   |             | 1.97   |     |             | 1.18   |     |             | 1.17   |     |             | 1.42   |     |             | 0.99   |     |
| <b>Percent of Average Earning Assets</b>                                       |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| Interest income (tax equivalent)   | 2.65        | 3.06   | 20  | 3.15        | 3.55   | 24  | 4.01        | 4.41   | 25  | 3.89        | 4.24   | 26  | 3.61        | 3.80   | 36  |
| Interest expense   | 0.18        | 0.25   | 41  | 0.44        | 0.52   | 45  | 1.01        | 1.08   | 46  | 0.77        | 0.86   | 44  | 0.50        | 0.60   | 46  |
| Net interest income (tax equivalent)   | 2.47        | 2.80   | 23  | 2.72        | 3.01   | 25  | 3           | 3.33   | 28  | 3.12        | 3.38   | 28  | 3.11        | 3.19   | 39  |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                            |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| Net loan and lease losses / Average loans and leases                           | 0.18        | 0.11   | 72  | 0.42        | 0.27   | 77  | 0.46        | 0.21   | 86  | 0.27        | 0.22   | 72  | 0.25        | 0.24   | 66  |
| Earnings coverage of net loan and lease losses (X)                             | 15.43       | 39.72  | 39  | 5.68        | 22.91  | 25  | 5.70        | 24.40  | 23  | 10.02       | 21.75  | 36  | 9.55        | 19.67  | 41  |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.06        | 1.23   | 35  | 1.63        | 1.58   | 62  | 0.95        | 0.83   | 65  | 0.99        | 0.90   | 64  | 1.02        | 0.98   | 55  |
| Allowance for loan and lease losses / Total loans and leases                   | 1.04        | 1.20   | 35  | 1.61        | 1.55   | 62  | 0.94        | 0.81   | 63  | 0.98        | 0.89   | 63  | 1           | 0.96   | 55  |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO             | 0.47        | 0.49   | 52  | 0.90        | 0.71   | 72  | 0.78        | 0.57   | 73  | 0.69        | 0.61   | 64  | 0.69        | 0.72   | 53  |
| 30-89 days past due loans and leases / Total loans and leases                  | 0.17        | 0.32   | 33  | 0.25        | 0.39   | 37  | 0.43        | 0.43   | 60  | 0.38        | 0.44   | 46  | 0.45        | 0.47   | 56  |
| <b>Liquidity and Funding</b>   |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| Net noncore funding dependence   | 0           | -2.33  | 58  | -3.84       | 3.20   | 32  | 8.83        | 14.45  | 34  | 10.93       | 16.62  | 31  | 9.88        | 17.03  | 31  |
| Net short-term noncore funding dependence                                      | -5.14       | -7.71  | 55  | -10.85      | -4.76  | 24  | 1.95        | 3.38   | 37  | 1.94        | 4.66   | 26  | 0.36        | 4.83   | 27  |
| Net loans and leases / Total assets  | 55.81       | 58.67  | 41  | 59.41       | 61.58  | 37  | 65.90       | 63.77  | 42  | 64.95       | 63.98  | 37  | 63.75       | 62.73  | 38  |
| <b>Capitalization</b>  |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| Tier 1 leverage ratio  | 8.47        | 8.98   | 36  | 8.94        | 9.13   | 45  | 9.88        | 9.76   | 60  | 9.89        | 9.71   | 59  | 9.73        | 9.53   | 57  |
| Holding company equity capital / Total assets                                  | 9.34        | 10.71  | 29  | 10.49       | 11.16  | 40  | 11.70       | 12.43  | 42  | 11.14       | 12.22  | 37  | 10.88       | 11.94  | 38  |
| Total equity capital (including minority interest) / Total assets              | 9.34        | 10.82  | 27  | 10.49       | 11.29  | 38  | 11.70       | 12.57  | 39  | 11.14       | 12.27  | 36  | 10.88       | 12.01  | 36  |
| Common equity tier 1 capital / Total risk-weighted assets                      | 9.48        | 12.42  | 6   | 9.73        | 12.38  | 8   | 9.44        | 12.17  | 8   | 9.93        | 12.12  | 13  | 10.16       | 12.19  | 17  |
| Net loans and leases / Equity capital (X)                                      | 5.97        | 5.53   | 62  | 5.66        | 5.58   | 54  | 5.63        | 5.21   | 63  | 5.83        | 5.29   | 62  | 5.86        | 5.27   | 65  |
| Cash dividends / Net income  | 31.33       | 28.27  | 57  | 61.69       | 42.30  | 78  | 46.83       | 33.12  | 78  | 35.13       | 27.31  | 68  | 37.06       | 31.29  | 54  |
| Cash dividends / Net income (Subchapter S adjusted)                            |             | 3.14   |     |             | -0.65  |     |             | -12.02 |     |             | 17.36  |     |             | 47.52  |     |
| <b>Growth Rates</b>  |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| Assets   | 8.80        | 10.50  | 51  | 17.72       | 16.68  | 57  | 3.95        | 9.26   | 36  | 1.43        | 7      | 21  | 0.90        | 8.28   | 19  |
| Equity capital   | -3.10       | 7.46   | 6   | 5.54        | 6.99   | 48  | 9.25        | 10.49  | 60  | 3.81        | 7.89   | 42  | -1.43       | 10.18  | 11  |
| Net loans and leases   | 2.21        | 3.36   | 51  | 6.13        | 9.07   | 45  | 5.48        | 9.10   | 47  | 3.34        | 7.89   | 29  | 0.16        | 9.38   | 17  |
| Noncore funding  | -11.67      | -14.79 | 57  | -4.60       | -12.18 | 60  | -17.70      | 6.59   | 17  | -1.33       | 10.67  | 28  | -1.50       | 5.59   | 48  |
| <b>Parent Company Ratios</b>   |             |        |     |             |        |     |             |        |     |             |        |     |             |        |     |
| Short-term debt / Equity capital   | 0           | 0.57   | 38  | 5.58        | 0.77   | 89  | 5.86        | 1.02   | 87  | 0           | 1.14   | 37  | 4.97        | 1.07   | 88  |
| Long-term debt / Equity capital  | 16.18       | 10.95  | 74  | 18.19       | 13.56  | 75  | 20.17       | 13.04  | 74  | 25.19       | 13.37  | 76  | 17.91       | 12.69  | 75  |
| Equity investment in subsidiaries / Equity capital                             | 104.46      | 103.22 | 63  | 104.06      | 102.81 | 60  | 105.40      | 103.22 | 65  | 106.15      | 103.10 | 68  | 107.98      | 102.10 | 77  |
| Cash from ops + noncash items + op expense / Op expense + dividends            | 166.99      | 154.48 | 63  | 135.06      | 147.24 | 53  | 150.90      | 190.27 | 39  | 215.12      | 174.91 | 71  | 114.61      | 148.20 | 37  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/20219 | 12/31/2018 | 12/31/2017 | Percent Change |         |
|---|------------|------------|-------------|------------|------------|----------------|---------|
|   |            |            |             |            |            | 1-Year         | 5-Year  |
| Interest and fees on loans.....   | 3,473,161  | 3,802,790  | 4,173,449   | 3,928,464  | 3,557,633  | -8.67          | 30.81   |
| Income from lease financing receivables.....                                  | 107,758    | 132,240    | 156,039     | 160,800    | 171,543    | -18.51         | -29.29  |
| Fully taxable income on loans and leases.....                                 | 3,480,995  | 3,826,893  | 4,212,743   | 3,974,739  | 3,633,626  | -9.04          | 27.15   |
| Tax-exempt income on loans and leases.....                                    | 99,924     | 108,137    | 116,745     | 114,525    | 95,550     | -7.59          | 43.12   |
| Estimated tax benefit on income on loans and leases.....                      | 26,562     | 29,051     | 31,960      | 31,377     | 52,619     | -8.57          | -21.45  |
| Income on loans and leases (tax equivalent).....                              | 3,607,481  | 3,964,081  | 4,361,448   | 4,120,641  | 3,781,795  | -9.00          | 26.96   |
| Investment interest income (tax equivalent).....                              | 731,576    | 707,862    | 799,130     | 692,778    | 591,094    | 3.35           | 62.12   |
| Interest on balances due from depository institutions.....                    | 27,804     | 16,901     | 59,539      | 45,496     | 26,222     | 64.51          | 28.24   |
| Interest income on other earning assets.....                                  | 27,295     | 24,886     | 45,819      | 49,634     | 43,166     | 9.68           | -29.20  |
| Total interest income (tax equivalent).....                                   | 4,394,156  | 4,713,730  | 5,265,936   | 4,908,549  | 4,442,277  | -6.78          | 31.06   |
| Interest on time deposits of \$250K or more.....                              | 2,720      | 11,875     | 39,952      | 35,610     | 28,620     | -77.09         |         |
| Interest on time deposits < \$250K.....                                       | 22,005     | 126,707    | 243,340     | 170,833    | 92,963     | -82.63         |         |
| Interest on foreign office deposits.....                                      | 0          | 0          | 0           | 0          | 0          |                |         |
| Interest on other deposits.....   | 41,936     | 208,796    | 569,874     | 310,964    | 155,961    | -79.92         | -53.56  |
| Interest on other borrowings and trading liabilities.....                     | 164,751    | 243,579    | 415,550     | 402,700    | 276,278    | -32.36         | -8.53   |
| Interest on subordinated debt and mandatory convertible securities.....       | 64,887     | 60,079     | 56,687      | 48,813     | 59,252     | 8.00           | 33.00   |
| Total interest expense.....   | 296,299    | 651,036    | 1,325,403   | 968,920    | 613,074    | -54.49         | -25.98  |
| Net interest income (tax equivalent).....                                     | 4,097,857  | 4,062,694  | 3,940,533   | 3,939,629  | 3,829,203  | 0.87           | 38.79   |
| Non-interest income.....  | 3,162,978  | 2,642,780  | 2,435,426   | 2,488,793  | 2,456,814  | 19.68          | 53.86   |
| Adjusted operating income (tax equivalent).....                               | 7,260,835  | 6,705,474  | 6,375,959   | 6,428,422  | 6,286,017  | 8.28           | 44.97   |
| Overhead expense.....   | 4,435,293  | 4,102,074  | 3,900,483   | 3,972,823  | 4,078,798  | 8.12           | 18.62   |
| Provision for credit losses.....  | -417,632   | 1,021,324  | 441,227     | 240,154    | 227,092    |                |         |
| Securities gains (losses).....  | -6,666     | 4,122      | 20,020      | 0          | 522        |                |         |
| Other tax equivalent adjustments.....   | 0          | 0          | 0           | 0          | 0          |                |         |
| Pretax net operating income (tax equivalent).....                             | 3,281,207  | 1,585,812  | 2,053,531   | 2,233,892  | 1,980,649  | 106.91         | 227.45  |
| Applicable income taxes.....  | 642,150    | 226,908    | 313,946     | 343,644    | 637,223    | 183.00         | 259.18  |
| Tax equivalent adjustments.....   | 26,562     | 29,089     | 32,020      | 31,464     | 52,840     | -8.69          | -22.04  |
| Applicable income taxes (tax equivalent).....                                 | 668,712    | 255,997    | 345,966     | 375,108    | 690,063    | 161.22         | 214.17  |
| Minority interest.....  | 0          | 0          | 0           | 39         | 2,268      |                |         |
| Net income before discontinued operations, net of minority interest.....      | 2,612,495  | 1,329,815  | 1,707,565   | 1,858,745  | 1,288,318  | 96.46          | 230.76  |
| Discontinued operations, net of applicable income taxes.....                  | 12,708     | 14,163     | 9,332       | 6,638      | 7,589      | -10.27         | 1087.66 |
| Net income attributable to holding company.....                               | 2,625,203  | 1,343,978  | 1,716,897   | 1,865,383  | 1,295,907  | 95.33          | 231.92  |
| <b>Memoranda</b>  |            |            |             |            |            |                |         |
| Net income - holding company and noncontrolling (minority) interest.....      | 2,625,203  | 1,343,978  | 1,716,897   | 1,865,422  | 1,298,175  | 95.33          | 232.19  |
| Investment securities income (tax equivalent).....                            | 731,576    | 707,862    | 799,130     | 692,778    | 591,094    | 3.35           | 62.12   |
| US Treasury and agency securities (excluding mortgage-backed securities)..... | 20,271     | 7,259      | 4,985       | 2,688      | 2,887      | 179.25         | 2654.21 |
| Mortgage-backed securities.....   | 692,907    | 699,655    | 793,318     | 689,142    | 587,094    | -0.96          | 54.54   |
| All other securities.....   | 18,398     | 948        | 827         | 948        | 1,113      | 1840.96        | 751.83  |
| Cash dividends declared.....  | 822,506    | 829,053    | 804,010     | 655,331    | 480,223    | -0.79          | 145.46  |
| Common.....   | 716,306    | 722,853    | 707,232     | 589,451    | 409,927    | -0.91          | 140.32  |
| Preferred.....  | 106,200    | 106,200    | 96,778      | 65,880     | 70,296     | 0.00           | 186.86  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Percent of Average Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest income (tax equivalent) .....   | 2.45       | 2.85     | 20  | 2.91       | 3.27     | 20  | 3.65       | 4        | 24  | 3.54       | 3.87     | 25  | 3.28       | 3.47     | 34  |
| Less: Interest expense .....   | 0.16       | 0.23     | 41  | 0.40       | 0.48     | 45  | 0.92       | 0.98     | 46  | 0.70       | 0.79     | 44  | 0.45       | 0.55     | 46  |
| Equals: Net interest income (tax equivalent) .....                             | 2.28       | 2.60     | 23  | 2.51       | 2.77     | 25  | 2.73       | 3.01     | 29  | 2.84       | 3.08     | 28  | 2.83       | 2.92     | 37  |
| Plus: Non-interest income .....  | 1.76       | 1.04     | 83  | 1.63       | 1.21     | 73  | 1.69       | 1.32     | 75  | 1.79       | 1.31     | 74  | 1.81       | 1.35     | 69  |
| Equals: adjusted operating income (tax equivalent) .....                       | 4.04       | 3.70     | 73  | 4.14       | 4.04     | 61  | 4.42       | 4.41     | 54  | 4.64       | 4.46     | 62  | 4.64       | 4.33     | 72  |
| Less: Overhead expense .....   | 2.47       | 2.17     | 74  | 2.53       | 2.57     | 60  | 2.71       | 2.69     | 58  | 2.86       | 2.71     | 66  | 3.01       | 2.72     | 69  |
| Less: Provision for credit losses .....  | -0.23      | -0.09    | 16  | 0.63       | 0.51     | 68  | 0.31       | 0.15     | 84  | 0.17       | 0.14     | 70  | 0.17       | 0.16     | 62  |
| Plus: Realized gains (losses) on held-to-maturities securities .....           | 0          | 0        | 49  | 0          | 0        | 46  | 0          | 0        | 49  | 0          | 0        | 51  | 0          | 0        | 47  |
| Plus: Realized gains (losses) on available-for-sale securities .....           | 0          | 0.01     | 4   | 0          | 0.02     | 45  | 0.01       | 0.01     | 76  | 0          | 0        | 50  | 0          | 0.01     | 46  |
| Plus: other tax equivalent adjustments .....                                   | 0          | 0        | 46  | 0          | 0        | 48  | 0          | 0        | 42  | 0          | 0        | 45  | 0          | 0        | 47  |
| Equals: Pretax net operating income (tax equivalent) .....                     | 1.83       | 1.66     | 68  | 0.98       | 1.04     | 41  | 1.42       | 1.56     | 36  | 1.61       | 1.57     | 49  | 1.46       | 1.43     | 50  |
| Less: Applicable income taxes (tax equivalent) .....                           | 0.37       | 0.38     | 51  | 0.16       | 0.23     | 28  | 0.24       | 0.36     | 20  | 0.27       | 0.33     | 29  | 0.51       | 0.55     | 42  |
| Less: Minority interest .....  | 0          | 0        | 40  | 0          | 0        | 42  | 0          | 0        | 36  | 0          | 0        | 70  | 0          | 0        | 75  |
| Equals: Net operating income .....   | 1.45       | 1.26     | 73  | 0.82       | 0.81     | 44  | 1.18       | 1.19     | 43  | 1.34       | 1.24     | 61  | 0.95       | 0.89     | 51  |
| Plus: Net extraordinary items .....  | 0.01       | 0        | 98  | 0.01       | 0        | 97  | 0.01       | 0        | 99  | 0          | 0        | 97  | 0.01       | 0        | 96  |
| Equals: Net income .....   | 1.46       | 1.26     | 73  | 0.83       | 0.82     | 44  | 1.19       | 1.19     | 45  | 1.35       | 1.24     | 60  | 0.96       | 0.90     | 50  |
| Memo: Net income (last four quarters) .....                                    | 1.46       | 1.26     | 73  | 0.83       | 0.82     | 44  | 1.19       | 1.19     | 45  | 1.35       | 1.24     | 60  | 0.96       | 0.91     | 50  |
| Net income—BHC and noncontrolling (minority) interest .....                    | 1.46       | 1.27     | 73  | 0.83       | 0.83     | 44  | 1.19       | 1.20     | 45  | 1.35       | 1.25     | 59  | 0.96       | 0.91     | 51  |
| <b>Margin Analysis</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Average earning assets / Average assets .....                                  | 92.46      | 93.08    | 39  | 92.29      | 92.32    | 50  | 91.04      | 91.05    | 50  | 91.07      | 91.48    | 46  | 90.92      | 91.61    | 38  |
| Average interest-bearing funds / Average assets .....                          | 61.08      | 61.99    | 54  | 64.37      | 64.06    | 55  | 66.19      | 65.57    | 50  | 64.39      | 65.56    | 44  | 63.41      | 65.75    | 43  |
| Interest income (tax equivalent) / Average earning assets .....                | 2.65       | 3.06     | 20  | 3.15       | 3.55     | 24  | 4.01       | 4.41     | 25  | 3.89       | 4.24     | 26  | 3.61       | 3.80     | 36  |
| Interest expense / Average earning assets .....                                | 0.18       | 0.25     | 41  | 0.44       | 0.52     | 45  | 1.01       | 1.08     | 46  | 0.77       | 0.86     | 44  | 0.50       | 0.60     | 46  |
| Net interest income (tax equivalent) / Average earning assets .....            | 2.47       | 2.80     | 23  | 2.72       | 3.01     | 25  | 3          | 3.33     | 28  | 3.12       | 3.38     | 28  | 3.11       | 3.19     | 39  |
| <b>Yield or Cost</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total loans and leases (tax equivalent) .....                                  | 3.52       | 4.01     | 22  | 3.76       | 4.27     | 20  | 4.65       | 5.09     | 24  | 4.53       | 4.95     | 22  | 4.24       | 4.52     | 37  |
| Interest-bearing bank balances .....   | 0.17       | 0.14     | 86  | 0.18       | 0.27     | 21  | 2.84       | 2.04     | 86  | 1.86       | 1.64     | 69  | 0.87       | 1.05     | 25  |
| Federal funds sold and reverse repos .....                                     | 0.24       | 0.25     | 61  | 0.13       | 0.68     | 21  | 2.23       | 2.44     | 46  | 1.82       | 2.17     | 29  | 0.87       | 1.41     | 30  |
| Trading assets .....   | 0.71       | 0.45     | 70  | 0.83       | 0.60     | 70  | 1.96       | 0.99     | 72  | 1.96       | 1.11     | 70  | 1.74       | 1.11     | 62  |
| Total earning assets .....   | 2.63       | 3.04     | 21  | 3.13       | 3.51     | 24  | 3.99       | 4.36     | 26  | 3.86       | 4.20     | 26  | 3.57       | 3.73     | 36  |
| Investment securities (tax equivalent) .....                                   | 1.72       | 1.77     | 50  | 2.15       | 2.25     | 40  | 2.48       | 2.76     | 27  | 2.27       | 2.68     | 16  | 2.02       | 2.47     | 21  |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 0.29       | 1.14     | 8   | 0.28       | 1.75     | 3   | 1.73       | 2.32     | 14  | 1.79       | 2.05     | 30  | 1.70       | 1.62     | 58  |
| Mortgage-backed securities .....   | 1.84       | 1.57     | 80  | 2.31       | 2.05     | 74  | 2.49       | 2.61     | 31  | 2.25       | 2.50     | 17  | 2.01       | 2.23     | 26  |
| All other securities .....   | 1.35       | 2.81     | 10  | 2.35       | 3.24     | 18  | 2.16       | 4.06     | 6   | 2.48       | 4.20     | 10  | 2.55       | 3.66     | 20  |
| Interest-bearing deposits .....  | 0.07       | 0.21     | 16  | 0.39       | 0.53     | 36  | 1.05       | 1.10     | 48  | 0.70       | 0.81     | 44  | 0.39       | 0.49     | 42  |
| Time deposits of \$250K or more .....  | 0.36       | 0.66     | 17  | 0.71       | 1.42     | 6   | 1.32       | 1.96     | 9   | 1.34       | 1.44     | 37  |            |          |     |
| Time deposits < \$250K .....   | 0.56       | 0.62     | 49  | 1.84       | 1.36     | 88  | 2.44       | 1.82     | 90  | 1.71       | 1.29     | 75  |            |          |     |
| Other domestic deposits .....  | 0.05       | 0.15     | 12  | 0.26       | 0.36     | 39  | 0.84       | 0.93     | 44  | 0.50       | 0.67     | 38  |            |          |     |
| Foreign deposits .....   |            | 0.14     |     |            | 0.42     |     |            | 1.19     |     |            | 0.97     |     |            | 0.51     |     |
| Federal funds purchased and repos .....  | 0.02       | 0.17     | 18  | 0.88       | 0.62     | 78  | 0.66       | 1.86     | 21  | 1.13       | 1.51     | 37  | 0.24       | 0.94     | 16  |
| Other borrowed funds and trading liabilities .....                             | 1.28       | 1.27     | 50  | 1.69       | 1.50     | 61  | 2.97       | 2.38     | 82  | 2.76       | 2.28     | 81  | 2.03       | 1.77     | 71  |
| All interest-bearing funds .....   | 0.27       | 0.37     | 35  | 0.62       | 0.74     | 41  | 1.39       | 1.49     | 46  | 1.09       | 1.19     | 47  | 0.71       | 0.82     | 50  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>Non-interest Income and Expenses</b>                             |            |            |            |            |            |
| Total non-interest income   | 3,162,978  | 2,642,780  | 2,435,426  | 2,488,793  | 2,456,814  |
| Fiduciary activities income   | 282,746    | 254,769    | 237,419    | 233,390    | 218,714    |
| Service charges on deposit accounts - domestic                      | 336,897    | 310,803    | 337,206    | 348,917    | 349,552    |
| Trading revenue   | 80,457     | 23,435     | 37,915     | 51,425     | 56,278     |
| Investment banking fees and commissions                             | 706,142    | 549,520    | 492,877    | 496,500    | 472,814    |
| Insurance activities revenue  | 9,458      | 10,069     | 9,082      | 30,949     | 68,364     |
| Venture capital revenue   | 0          | 0          | 0          | 0          | -400       |
| Net servicing fees  | 213,852    | 105,331    | 101,468    | 90,419     | 79,975     |
| Net securitization income   | 0          | 2,688      | 4,730      | 0          | 0          |
| Net gains (losses) on sales of loans, OREO, other assets            | 363,999    | 387,653    | 243,918    | 202,335    | 195,545    |
| Other non-interest income   | 1,169,427  | 998,512    | 970,811    | 1,034,858  | 1,015,972  |
| Total overhead expenses   | 4,435,293  | 4,102,074  | 3,900,483  | 3,972,823  | 4,078,798  |
| Personnel expense   | 2,560,933  | 2,336,052  | 2,249,595  | 2,312,926  | 2,275,463  |
| Net occupancy expense   | 399,342    | 397,052    | 394,757    | 415,248    | 446,554    |
| Goodwill impairment losses  | 0          | 0          | 0          | 0          | 0          |
| Amortization expenses and impairment loss (other intangible assets) | 58,492     | 65,083     | 88,806     | 99,564     | 95,046     |
| Other operating expenses  | 1,416,526  | 1,303,887  | 1,167,325  | 1,145,085  | 1,261,735  |
| Fee income on mutual funds and annuities                            | 128,773    | 114,591    | 113,476    | 115,390    | 108,260    |
| <b>Memoranda</b>  |            |            |            |            |            |
| Assets under management in proprietary mutual funds and annuities   | 0          | 0          | 0          | 0          | 0          |
| Number of equivalent employees                                      | 18,385     | 18,387     | 17,633     | 18,405     | 19,884     |
| Average personnel expense per employee                              | 139.29     | 127.05     | 127.58     | 125.67     | 114.44     |
| Average assets per employee   | 9,768.63   | 8,815.85   | 8,177.45   | 7,535.21   | 6,809.21   |

|  | BHC   | Peer # 1 | Pct |
|--|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Analysis Ratios</b>   |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Mutual fund fee income / Non-interest income                           | 4.07  | 2.17     | 77  | 4.34  | 2.02     | 80  | 4.66  | 2.72     | 74  | 4.64  | 3.08     | 71  | 4.41  | 2.85     | 68  |
| Overhead expenses / Net Interest Income + non-interest income          | 61.31 | 59.28    | 53  | 61.44 | 62.28    | 48  | 61.48 | 61.29    | 55  | 62.10 | 60.88    | 55  | 65.44 | 63.61    | 60  |
| <b>Percent of Average Assets</b>                                       |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Total overhead expense   | 2.47  | 2.17     | 74  | 2.53  | 2.57     | 60  | 2.71  | 2.69     | 58  | 2.86  | 2.71     | 66  | 3.01  | 2.72     | 69  |
| Personnel expense  | 1.43  | 1.21     | 75  | 1.44  | 1.30     | 65  | 1.56  | 1.41     | 64  | 1.67  | 1.44     | 75  | 1.68  | 1.42     | 73  |
| Net occupancy expense  | 0.22  | 0.23     | 48  | 0.24  | 0.26     | 43  | 0.27  | 0.28     | 50  | 0.30  | 0.28     | 58  | 0.33  | 0.29     | 65  |
| Other operating expenses   | 0.82  | 0.72     | 74  | 0.84  | 0.94     | 59  | 0.87  | 0.97     | 51  | 0.90  | 0.97     | 52  | 1     | 1        | 58  |
| Overhead less non-interest income                                      | 0.71  | 1.10     | 16  | 0.90  | 1.25     | 22  | 1.02  | 1.32     | 26  | 1.07  | 1.38     | 26  | 1.20  | 1.34     | 34  |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>           |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Total overhead expense   | 61.09 | 58.83    | 55  | 61.18 | 61.82    | 52  | 61.17 | 60.64    | 56  | 61.80 | 60.37    | 56  | 64.89 | 62.73    | 62  |
| Personnel expense  | 35.27 | 32.93    | 63  | 34.84 | 32.36    | 62  | 35.28 | 32.39    | 66  | 35.98 | 32.51    | 70  | 36.20 | 32.93    | 66  |
| Net occupancy expense  | 5.50  | 6.23     | 35  | 5.92  | 6.58     | 38  | 6.19  | 6.52     | 42  | 6.46  | 6.48     | 52  | 7.10  | 6.70     | 57  |
| Other operating expenses   | 20.31 | 19.18    | 58  | 20.42 | 22.28    | 54  | 19.70 | 21.20    | 50  | 19.36 | 20.90    | 45  | 21.58 | 22.41    | 50  |
| Total non-interest income  | 43.56 | 27.67    | 84  | 39.41 | 28.83    | 76  | 38.20 | 29.23    | 75  | 38.72 | 28.50    | 73  | 39.08 | 31.08    | 70  |
| Fiduciary activities income  | 3.89  | 2.20     | 74  | 3.80  | 2.09     | 75  | 3.72  | 1.97     | 76  | 3.63  | 2.14     | 75  | 3.48  | 2.38     | 70  |
| Service charges on domestic deposit accounts                           | 4.64  | 3.27     | 73  | 4.64  | 3.27     | 78  | 5.29  | 3.88     | 68  | 5.43  | 4.15     | 63  | 5.56  | 4.28     | 60  |
| Trading revenue  | 1.11  | 0.62     | 82  | 0.35  | 1.28     | 54  | 0.59  | 1.18     | 56  | 0.80  | 0.85     | 68  | 0.90  | 0.90     | 69  |
| Investment banking fees and commissions                                | 9.73  | 2.58     | 89  | 8.20  | 2.46     | 88  | 7.73  | 3.54     | 80  | 7.72  | 3.42     | 82  | 7.52  | 3.62     | 80  |
| Insurance activities revenue   | 0.13  | 0.36     | 58  | 0.15  | 0.41     | 62  | 0.14  | 0.47     | 57  | 0.48  | 0.47     | 74  | 1.09  | 0.55     | 77  |
| Venture capital revenue  | 0     | 0.04     | 44  | 0     | 0.01     | 44  | 0     | 0.02     | 42  | 0     | 0.02     | 41  | -0.01 | 0.01     | 5   |
| Net servicing fees   | 2.95  | 0.60     | 92  | 1.57  | 0.01     | 92  | 1.59  | 0.28     | 92  | 1.41  | 0.65     | 79  | 1.27  | 0.60     | 79  |
| Net securitization income  | 0     | 0.01     | 44  | 0.04  | 0        | 92  | 0.07  | 0.01     | 91  | 0     | 0.01     | 44  | 0     | 0.01     | 44  |
| Net gain (loss) - sales of loans, OREO, and other assets               | 5.01  | 3.30     | 75  | 5.78  | 3.92     | 72  | 3.83  | 1.86     | 81  | 3.15  | 1.61     | 77  | 3.11  | 1.67     | 78  |
| Other non-interest income  | 16.11 | 9.27     | 85  | 14.89 | 9.65     | 80  | 15.23 | 10.04    | 80  | 16.10 | 9.86     | 84  | 16.16 | 10.77    | 80  |
| Overhead less non-interest income                                      | 17.52 | 30.52    | 16  | 21.76 | 31.93    | 20  | 22.98 | 31.06    | 24  | 23.09 | 31.46    | 22  | 25.80 | 31.19    | 29  |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 19.57 | 21.18    | 30  | 14.31 | 18.63    | 20  | 15.29 | 20.56    | 13  | 15.38 | 19.04    | 20  | 32.17 | 32.99    | 45  |
| Applicable income tax + TE / Pretax net operating income + TE          | 20.38 | 22.67    | 16  | 16.14 | 21.18    | 15  | 16.85 | 23.23    | 8   | 16.79 | 21.56    | 15  | 34.84 | 37.95    | 38  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

| Dollar Amount in Thousands                                      | 12/31/2021  | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017  | Percent Change |          |
|---|-------------|-------------|-------------|-------------|-------------|----------------|----------|
|   |             |             |             |             |             | 1-Year         | 5-Year   |
| Real estate loans   | 41,754,890  | 34,609,233  | 33,258,223  | 33,564,198  | 34,527,840  | 20.65          | 13.58    |
| Commercial and industrial loans                                 | 40,951,442  | 42,458,187  | 37,877,346  | 35,782,658  | 32,186,217  | -3.55          | 30.72    |
| Loans to individuals  | 7,361,828   | 11,314,116  | 10,234,895  | 7,660,261   | 7,474,744   | -34.93         | -1.49    |
| Loans to depository institutions and acceptances of other banks | 22,579      | 14,874      | 75,689      | 141,453     | 41,960      | 51.80          | -46.10   |
| Agricultural loans  | 491,081     | 466,278     | 628,519     | 709,116     | 681,678     | 5.32           | -31.21   |
| Other loans and leases  | 14,569,215  | 14,615,788  | 14,770,609  | 13,995,307  | 13,997,479  | -0.32          | 17.09    |
| Less: Unearned income   | 0           | 0           | 0           | 0           | 0           |                |          |
| Loans and leases, net of unearned income                        | 105,151,035 | 103,478,476 | 96,845,281  | 91,852,993  | 88,909,918  | 1.62           | 18.46    |
| Less: Allowance for loan and lease losses                       | 1,088,916   | 1,662,780   | 909,944     | 897,532     | 893,473     | -34.51         | 23.45    |
| Net loans and leases  | 104,062,119 | 101,815,696 | 95,935,337  | 90,955,461  | 88,016,445  | 2.21           | 18.41    |
| Debt securities that reprice or mature in over 1 year           | 51,881,227  | 32,652,029  | 30,075,243  | 29,116,707  | 27,994,347  | 58.89          | 76.18    |
| Mutual funds and equity securities                              | 23,812      | 0           | 0           | 0           | 0           |                | 719.97   |
| Subtotal  | 155,967,158 | 134,467,725 | 126,010,580 | 120,072,168 | 116,010,792 | 15.99          | 32.93    |
| Interest-bearing bank balances                                  | 10,422,819  | 15,689,427  | 1,206,588   | 2,261,852   | 4,008,911   | -33.57         | 276.86   |
| Federal funds sold and reverse repos                            | 511,129     | 505,775     | 5,481       | 14,837      | 6,006       | 1.06           | 4782.31  |
| Debt securities that reprice or mature within 1 year            | 1,022,537   | 2,499,433   | 1,834,412   | 1,830,081   | 1,976,328   | -59.09         | 2.95     |
| Trading assets  | 2,588,066   | 2,410,788   | 1,754,688   | 1,311,188   | 1,517,190   | 7.35           | 63.27    |
| Total earning assets  | 170,511,709 | 155,573,148 | 130,811,749 | 125,490,126 | 123,519,227 | 9.60           | 38.98    |
| Non-interest-bearing cash and due from depository institutions  | 989,138     | 1,102,746   | 812,789     | 1,054,105   | 1,135,007   | -10.30         | 37.25    |
| Premises, fixed assets, and leases                              | 1,289,558   | 1,397,337   | 1,482,489   | 881,757     | 930,518     | -7.71          | 31.85    |
| Other real estate owned   | 20,076      | 109,394     | 45,167      | 44,171      | 43,575      | -81.65         | -71.07   |
| Investment in unconsolidated subsidiaries                       | 17,490      | 17,487      | 17,486      | 17,393      | 17,443      | 0.02           | -39.97   |
| Intangible and other assets                                     | 13,627,950  | 13,171,118  | 12,399,952  | 12,550,238  | 12,418,285  | 3.47           | 10.41    |
| Total assets  | 186,455,921 | 171,371,230 | 145,569,632 | 140,037,790 | 138,064,055 | 8.80           | 36.27    |
| Quarterly average assets  | 185,809,475 | 168,886,528 | 146,395,946 | 141,075,252 | 136,911,491 | 10.02          | 36.58    |
| Average loans and leases (YTD)                                  | 102,601,734 | 105,436,958 | 93,867,868  | 91,019,261  | 89,178,853  | -2.69          | 39.04    |
| <b>Memoranda</b>  |             |             |             |             |             |                |          |
| Loans held-for-sale   | 2,729,237   | 1,582,634   | 1,334,052   | 1,227,043   | 1,106,968   | 72.45          | 147.17   |
| Loans not held-for-sale   | 102,421,798 | 101,895,842 | 95,511,229  | 90,625,950  | 87,802,950  | 0.52           | 16.84    |
| Real estate loans secured by 1-4 family                         | 24,504,157  | 18,921,590  | 17,436,457  | 16,719,893  | 17,582,322  | 29.50          | 34.03    |
| Commercial real estate loans                                    | 17,158,939  | 15,590,438  | 15,704,741  | 16,709,770  | 16,808,294  | 10.06          | -6.25    |
| Construction and land development                               | 1,996,426   | 1,988,000   | 1,559,806   | 1,668,558   | 1,962,656   | 0.42           | -15.05   |
| Multifamily   | 5,843,851   | 4,123,093   | 4,214,718   | 4,837,056   | 4,052,457   | 41.73          | 56.32    |
| Nonfarm nonresidential  | 9,318,662   | 9,479,345   | 9,930,217   | 10,204,156  | 10,793,181  | -1.70          | -23.71   |
| Real estate loans secured by farmland                           | 91,794      | 97,205      | 117,025     | 134,535     | 137,224     | -5.57          | -48.35   |
| Total investment securities                                     | 52,927,576  | 35,151,462  | 31,909,655  | 30,946,788  | 29,970,675  | 50.57          | 73.85    |
| U.S. Treasury securities  | 8,971,871   | 1,000,000   | 293,777     | 44,427      | 44,616      | 797.19         | 19810.50 |
| US agency securities (excluding mortgage-backed securities)     | 500,487     | 604         | 40,648      | 102,320     | 111,892     | 82762.09       | 259.58   |
| Municipal securities  | 0           | 0           | 4,070       | 6,393       | 9,231       |                | -100.00  |
| Mortgage-backed securities                                      | 40,931,778  | 34,105,021  | 31,534,082  | 30,761,385  | 29,768,816  | 20.02          | 35.48    |
| Asset-backed securities   | 2,484,628   | 19,271      | 11,515      | 0           | 0           | 12793.09       |          |
| Other debt securities   | 15,000      | 26,566      | 25,563      | 32,263      | 36,120      | -43.54         | -54.77   |
| Mutual funds and equity securities                              | 23,812      | 0           | 0           | 0           | 0           |                | 719.97   |
| Available-for-sale securities                                   | 45,364,342  | 27,556,113  | 21,842,433  | 19,427,601  | 18,139,146  | 64.63          | 124.45   |
| U.S. Treasury securities  | 8,971,871   | 1,000,000   | 293,777     | 44,427      | 44,616      | 797.19         | 19810.50 |
| US agency securities (excluding mortgage-backed securities)     | 500,487     | 604         | 40,648      | 102,320     | 111,892     | 82762.09       | 259.58   |
| Municipal securities  | 0           | 0           | 4,070       | 6,393       | 9,231       |                | -100.00  |
| Mortgage-backed securities                                      | 35,891,984  | 26,543,985  | 21,493,562  | 19,254,086  | 17,952,932  | 35.22          | 79.49    |
| Asset-backed securities   | 0           | 0           | 0           | 0           | 0           |                |          |
| Other debt securities   | 0           | 11,524      | 10,376      | 20,375      | 20,475      | -100.00        | -100.00  |
| Mutual funds and equity securities                              | 0           | 0           | 0           | 0           | 0           |                | -100.00  |
| Held-to-maturity securities appreciation (depreciation)         | 124,877     | 427,517     | 48,931      | -397,578    | -265,708    | -70.79         |          |
| Available-for-sale securities appreciation (depreciation)       | -529,424    | 746,127     | 150,927     | -488,053    | -407,364    |                |          |
| Structured notes, fair value                                    | 0           | 42          | 187         | 388         | 645         | -100.00        | -100.00  |
| Pledged securities  | 14,558,494  | 13,621,702  | 7,967,034   | 9,002,645   | 6,958,622   | 6.88           | 70.24    |

BHC Name

City/State

## Liabilities and Changes in Capital

| Dollar Amount in Thousands                                     | 12/31/2021  | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017  | Percent Change |         |
|--|-------------|-------------|-------------|-------------|-------------|----------------|---------|
|  |             |             |             |             |             | 1-Year         | 5-Year  |
| Demand deposits  | 10,068,022  | 7,959,461   | 2,887,360   | 2,153,820   | 2,212,868   | 26.49          | 122.56  |
| NOW, ATS and transaction accounts                              | 6,201,859   | 3,873,754   | 2,796,171   | 983,355     | 664,888     | 60.10          | 358.08  |
| Time deposits less brokered deposits < \$250K                  | 2,358,358   | 4,007,349   | 8,236,377   | 8,397,613   | 7,098,073   | -41.15         |         |
| MMDA and other savings accounts                                | 132,509,881 | 117,733,109 | 94,558,039  | 91,022,690  | 90,739,136  | 12.55          | 50.45   |
| Other non-interest-bearing deposits                            | 0           | 0           | 0           | 0           | 0           |                |         |
| Core deposits  | 151,138,120 | 133,573,673 | 108,477,947 | 102,557,478 | 100,714,965 | 13.15          | 53.81   |
| Time deposits of \$250K or more                                | 601,321     | 970,879     | 2,607,575   | 2,936,613   | 2,386,168   | -38.06         |         |
| Foreign deposits   | 0           | 0           | 107         | 483         | 566         |                | -100.00 |
| Federal funds purchased and repos                              | 172,533     | 219,739     | 386,588     | 318,446     | 376,706     | -21.48         | -88.51  |
| Secured federal funds purchased                                | 0           | 0           | 0           | 0           | 0           |                |         |
| Commercial paper   | 0           | 0           | 0           | 0           | 0           |                |         |
| Other borrowings w/remaining maturity of 1 year or less        | 2,349,447   | 2,275,740   | 2,009,923   | 2,260,755   | 2,771,261   | 3.24           | 3650.00 |
| Other borrowings w/remaining maturity over 1 year              | 7,931,544   | 9,300,330   | 8,372,903   | 9,805,371   | 9,769,880   | -14.72         | -22.96  |
| Brokered deposits < \$250K                                     | 895,930     | 762,452     | 804,121     | 1,909,751   | 2,158,280   | 17.51          |         |
| Noncore funding  | 11,950,775  | 13,529,140  | 14,181,217  | 17,231,419  | 17,462,861  | -11.67         | -32.59  |
| Trading liabilities  | 745,431     | 912,301     | 899,506     | 938,620     | 923,316     | -18.29         | -45.90  |
| Subordinated notes and debentures + trust preferred securities | 1,760,666   | 2,132,998   | 2,065,686   | 1,666,221   | 1,791,476   | -17.46         | -13.08  |
| Other liabilities  | 3,437,319   | 3,241,553   | 2,907,158   | 2,047,670   | 2,146,426   | 6.04           | 56.82   |
| Total liabilities  | 169,032,311 | 153,389,665 | 128,531,514 | 124,441,408 | 123,039,044 | 10.20          | 39.02   |
| <b>Equity Capital</b>  |             |             |             |             |             |                |         |
| Perpetual preferred stock (including surplus)                  | 1,855,994   | 1,855,994   | 1,855,994   | 1,420,800   | 1,008,627   | 0.00           | 13.14   |
| Common stock   | 1,256,702   | 1,256,702   | 1,256,702   | 1,256,702   | 1,256,702   | 0.00           | 0.00    |
| Common surplus   | 6,322,487   | 6,325,588   | 6,338,803   | 6,360,221   | 6,351,549   | -0.05          | -1.37   |
| Retained earnings  | 14,553,469  | 12,750,771  | 12,468,977  | 11,556,090  | 10,334,236  | 14.14          | 55.19   |
| Accumulated other comprehensive income                         | -586,010    | 737,989     | 26,262      | -818,328    | -778,950    |                |         |
| Other equity capital components                                | -5,979,261  | -4,945,637  | -4,908,806  | -4,180,691  | -3,149,594  |                |         |
| Total holding company equity capital                           | 17,423,381  | 17,981,407  | 17,037,932  | 15,594,794  | 15,022,570  | -3.10          | 14.33   |
| Noncontrolling (minority) interest in subsidiaries             | 229         | 158         | 186         | 1,588       | 2,441       | 44.94          | -10.89  |
| Total equity capital, including minority interest              | 17,423,610  | 17,981,565  | 17,038,118  | 15,596,382  | 15,025,011  | -3.10          | 14.33   |
| Total liabilities and capital                                  | 186,455,921 | 171,371,230 | 145,569,632 | 140,037,790 | 138,064,055 | 8.80           | 36.27   |
| <b>Memoranda</b>   |             |             |             |             |             |                |         |
| Non-interest-bearing deposits                                  | 52,092,410  | 43,226,321  | 28,877,565  | 29,390,910  | 33,694,093  | 20.51          | 58.45   |
| Interest-bearing deposits                                      | 100,542,961 | 92,080,683  | 83,012,185  | 78,013,415  | 71,565,886  | 9.19           | 41.10   |
| Total deposits   | 152,635,371 | 135,307,004 | 111,889,750 | 107,404,325 | 105,259,979 | 12.81          | 46.58   |
| Long-term debt that reprices within 1 year                     | 750,666     | 750,734     | 650,656     | 251,032     | 250,862     | -0.01          | 50.01   |
| <b>Changes in Holding Company Equity Capital</b>               |             |             |             |             |             |                |         |
| Equity capital, previous year-end as amended                   | 17,981,407  | 17,037,932  | 15,594,794  | 15,022,570  | 15,240,072  |                |         |
| Accounting restatements  | 0           | -233,131    | 0           | -1,974      | 0           |                |         |
| Net income   | 2,625,203   | 1,343,978   | 1,716,897   | 1,865,383   | 1,295,907   |                |         |
| Net sale of new perpetual preferred stock                      | 0           | 0           | 435,194     | 412,173     | -350,420    |                |         |
| Net sale of new common stock                                   | 107,454     | 84,193      | 85,081      | 75,738      | 77,548      |                |         |
| Sale of treasury stock   | 0           | 0           | 0           | 0           | 0           |                |         |
| Less: Purchase of treasury stock                               | 1,144,178   | 134,239     | 834,614     | 1,098,162   | 664,491     |                |         |
| Changes incident to business combinations                      | 0           | 0           | 0           | 0           | 0           |                |         |
| Less: Dividends declared                                       | 822,506     | 829,053     | 804,010     | 655,331     | 480,223     |                |         |
| Change in other comprehensive income                           | -1,323,999  | 711,727     | 844,590     | -25,603     | -97,676     |                |         |
| Changes in debit to ESOP liability                             | 0           | 0           | 0           | 0           | 0           |                |         |
| Other adjustments to equity capital                            | 0           | 0           | 0           | 0           | 1,853       |                |         |
| Holding company equity capital, ending balance                 | 17,423,381  | 17,981,407  | 17,037,932  | 15,594,794  | 15,022,570  |                |         |

BHC Name

City/State

## Percent Composition of Assets

|   | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct |
| <b>Percent of Total Assets</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....   | 22.39      | 36.25    | 24  | 20.20      | 36.22    | 20  | 22.85      | 37.78    | 24  | 23.97      | 37.19    | 24  | 25.01      | 35.54    | 26  |
| Commercial and industrial loans .....                                 | 21.96      | 10.76    | 91  | 24.78      | 13.52    | 93  | 26.02      | 12.02    | 94  | 25.55      | 12.85    | 91  | 23.31      | 12.62    | 88  |
| Loans to individuals .....  | 3.95       | 3.36     | 66  | 6.60       | 3.40     | 78  | 7.03       | 4.20     | 73  | 5.47       | 4.31     | 65  | 5.41       | 4.47     | 65  |
| Loans to depository institutions and acceptances of other banks ..... | 0.01       | 0.02     | 81  | 0.01       | 0.03     | 78  | 0.05       | 0.04     | 81  | 0.10       | 0.05     | 86  | 0.03       | 0.06     | 74  |
| Agricultural loans .....  | 0.26       | 0.18     | 74  | 0.27       | 0.19     | 74  | 0.43       | 0.24     | 78  | 0.51       | 0.30     | 78  | 0.49       | 0.21     | 83  |
| Other loans and leases .....  | 7.81       | 4.47     | 74  | 8.53       | 4.63     | 79  | 10.15      | 5.01     | 86  | 9.99       | 5        | 85  | 10.14      | 5.10     | 87  |
| Net loans and leases .....  | 55.81      | 58.67    | 41  | 59.41      | 61.58    | 37  | 65.90      | 63.77    | 42  | 64.95      | 63.98    | 37  | 63.75      | 62.73    | 38  |
| Debt securities over 1 year .....                                     | 27.82      | 19.46    | 74  | 19.05      | 15.55    | 68  | 20.66      | 14.60    | 83  | 20.79      | 14.63    | 80  | 20.28      | 14.83    | 76  |
| Mutual funds and equity securities .....                              | 0.01       | 0.06     | 41  | 0          | 0.05     | 13  | 0          | 0.06     | 13  | 0          | 0.06     | 12  | 0          | 0.06     | 11  |
| Subtotal .....  | 83.65      | 79.22    | 63  | 78.47      | 78.16    | 36  | 86.56      | 79.65    | 71  | 85.74      | 79.97    | 59  | 84.03      | 79.31    | 50  |
| Interest-bearing bank balances .....                                  | 5.59       | 8.50     | 38  | 9.16       | 7.51     | 64  | 0.83       | 3.06     | 22  | 1.62       | 3.04     | 42  | 2.90       | 3.46     | 55  |
| Federal funds sold and reverse repos .....                            | 0.27       | 0.54     | 74  | 0.30       | 0.82     | 77  | 0          | 1.57     | 59  | 0.01       | 1.66     | 58  | 0          | 1.81     | 50  |
| Debt securities 1 year or less .....                                  | 0.55       | 1.56     | 29  | 1.46       | 1.68     | 54  | 1.26       | 1.91     | 52  | 1.31       | 1.96     | 54  | 1.43       | 1.86     | 54  |
| Trading assets .....  | 1.39       | 0.49     | 87  | 1.41       | 1.01     | 82  | 1.21       | 1.19     | 79  | 0.94       | 1.33     | 78  | 1.10       | 1.34     | 77  |
| Total earning assets .....  | 91.45      | 91.77    | 47  | 90.78      | 91.05    | 45  | 89.86      | 89.53    | 52  | 89.61      | 89.74    | 47  | 89.47      | 89.84    | 43  |
| Non-interest cash and due from depository institutions .....          | 0.53       | 0.82     | 24  | 0.64       | 1.07     | 18  | 0.56       | 1.14     | 13  | 0.75       | 1.21     | 18  | 0.82       | 1.22     | 22  |
| Other real estate owned .....   | 0.01       | 0.01     | 65  | 0.06       | 0.02     | 86  | 0.03       | 0.03     | 61  | 0.03       | 0.04     | 57  | 0.03       | 0.05     | 46  |
| All other assets .....  | 8.02       | 7.35     | 62  | 8.58       | 7.82     | 61  | 9.58       | 9.27     | 56  | 9.64       | 8.98     | 59  | 9.71       | 8.86     | 60  |
| <b>Memoranda</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....  | 6.41       | 11.47    | 32  | 10.91      | 11.17    | 55  | 2.09       | 7.63     | 26  | 2.93       | 7.80     | 39  | 4.34       | 8.69     | 40  |
| U.S. Treasury securities .....  | 4.81       | 1.47     | 84  | 0.58       | 0.84     | 69  | 0.20       | 1.03     | 51  | 0.03       | 1.04     | 42  | 0.03       | 1.02     | 39  |
| US agency securities (excluding mortgage-backed securities) .....     | 0.27       | 0.82     | 45  | 0          | 0.63     | 22  | 0.03       | 0.54     | 29  | 0.07       | 0.69     | 31  | 0.08       | 0.75     | 37  |
| Municipal securities .....  | 0          | 1.73     | 6   | 0          | 1.69     | 8   | 0          | 1.34     | 19  | 0          | 1.62     | 19  | 0.01       | 1.60     | 21  |
| Mortgage-backed securities .....                                      | 21.95      | 14.14    | 81  | 19.90      | 11.75    | 88  | 21.66      | 11.44    | 92  | 21.97      | 11.13    | 93  | 21.56      | 11.06    | 90  |
| Asset-backed securities .....   | 1.33       | 0.50     | 82  | 0.01       | 0.32     | 54  | 0.01       | 0.28     | 53  | 0          | 0.33     | 25  | 0          | 0.30     | 25  |
| Other debt securities .....   | 0.01       | 0.53     | 28  | 0.02       | 0.42     | 34  | 0.02       | 0.39     | 36  | 0.02       | 0.41     | 37  | 0.03       | 0.38     | 44  |
| Loans held-for-sale .....   | 1.46       | 0.55     | 84  | 0.92       | 0.52     | 77  | 0.92       | 0.39     | 81  | 0.88       | 0.30     | 86  | 0.80       | 0.33     | 82  |
| Loans held for investment .....                                       | 54.93      | 58.06    | 38  | 59.46      | 61.72    | 36  | 65.61      | 63.50    | 42  | 64.72      | 63.93    | 37  | 63.60      | 62.63    | 38  |
| Real estate loans secured by 1-4 family .....                         | 13.14      | 11.46    | 61  | 11.04      | 11.91    | 46  | 11.98      | 13.29    | 44  | 11.94      | 13.46    | 43  | 12.73      | 13.44    | 45  |
| Revolving .....   | 2.26       | 1.42     | 69  | 3.07       | 1.66     | 77  | 4.39       | 2.07     | 85  | 5.22       | 2.27     | 89  | 5.82       | 2.40     | 88  |
| Closed-end, secured by first liens .....                              | 10.69      | 9.67     | 64  | 7.68       | 9.81     | 38  | 7.09       | 10.69    | 31  | 6.14       | 10.57    | 27  | 6.32       | 10.35    | 32  |
| Closed-end, secured by junior liens .....                             | 0.19       | 0.17     | 71  | 0.30       | 0.22     | 76  | 0.50       | 0.28     | 81  | 0.58       | 0.31     | 81  | 0.60       | 0.34     | 78  |
| Commercial real estate loans .....                                    | 9.20       | 22.69    | 19  | 9.10       | 22.22    | 20  | 10.79      | 22.23    | 27  | 11.93      | 21.58    | 31  | 12.17      | 19.88    | 33  |
| Construction and land development .....                               | 1.07       | 3.34     | 22  | 1.16       | 3.40     | 26  | 1.07       | 3.44     | 27  | 1.19       | 3.51     | 26  | 1.42       | 3.25     | 29  |
| Multifamily .....   | 3.13       | 3.57     | 58  | 2.41       | 3.12     | 45  | 2.90       | 3.01     | 55  | 3.45       | 2.72     | 70  | 2.94       | 2.54     | 64  |
| Nonfarm nonresidential .....  | 5          | 14.57    | 17  | 5.53       | 14.72    | 21  | 6.82       | 14.69    | 26  | 7.29       | 14.44    | 29  | 7.82       | 13.30    | 34  |
| Real estate loans secured by farmland .....                           | 0.05       | 0.30     | 46  | 0.06       | 0.33     | 44  | 0.08       | 0.36     | 50  | 0.10       | 0.41     | 54  | 0.10       | 0.32     | 56  |

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Loan Mix, Percent of Gross Loans and Leases</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans  | 39.71      | 61.05    | 20  | 33.45      | 57.15    | 15  | 34.34      | 57.46    | 18  | 36.54      | 56.49    | 20  | 38.83      | 54.84    | 23  |
| Real estate loans secured by 1-4 family  | 23.30      | 19.86    | 62  | 18.29      | 19.43    | 44  | 18         | 20.75    | 38  | 18.20      | 21.10    | 36  | 19.78      | 21.45    | 40  |
| Revolving  | 4.01       | 2.43     | 73  | 5.08       | 2.64     | 83  | 6.60       | 3.15     | 88  | 7.95       | 3.50     | 91  | 9.04       | 3.77     | 90  |
| Closed-end   | 19.30      | 17.24    | 63  | 13.21      | 16.59    | 34  | 11.41      | 17.39    | 30  | 10.25      | 17.39    | 24  | 10.74      | 17.41    | 28  |
| Commercial real estate loans   | 16.32      | 37.86    | 19  | 15.07      | 34.63    | 20  | 16.22      | 33.52    | 23  | 18.19      | 32.14    | 28  | 18.90      | 29.99    | 31  |
| Construction and land development  | 1.90       | 5.65     | 21  | 1.92       | 5.26     | 21  | 1.61       | 5.09     | 21  | 1.82       | 5.20     | 24  | 2.21       | 4.90     | 27  |
| 1-4 family   | 0          | 1.18     | 7   | 0          | 0.93     | 10  | 0          | 0.94     | 15  | 0          | 1.02     | 15  | 0.01       | 0.89     | 17  |
| Other  | 1.90       | 4.40     | 25  | 1.92       | 4.19     | 27  | 1.61       | 4.02     | 23  | 1.81       | 4.05     | 27  | 2.20       | 3.90     | 32  |
| Multifamily  | 5.56       | 5.78     | 60  | 3.98       | 4.96     | 48  | 4.35       | 4.69     | 53  | 5.27       | 4.10     | 71  | 4.56       | 3.84     | 70  |
| Nonfarm nonresidential   | 8.86       | 24.56    | 16  | 9.16       | 22.93    | 19  | 10.25      | 22.15    | 25  | 11.11      | 21.40    | 27  | 12.14      | 20.03    | 33  |
| Owner-occupied   | 2.92       | 8.29     | 20  | 2.67       | 7.68     | 20  | 2.94       | 7.72     | 24  | 3.18       | 8.03     | 27  | 3.54       | 7.58     | 30  |
| Other  | 5.94       | 15.94    | 16  | 6.49       | 14.95    | 21  | 7.31       | 14.34    | 24  | 7.93       | 13.38    | 29  | 8.60       | 12.45    | 34  |
| Real estate loans secured by farmland  | 0.09       | 0.54     | 45  | 0.09       | 0.54     | 44  | 0.12       | 0.55     | 50  | 0.15       | 0.63     | 54  | 0.15       | 0.51     | 58  |
| Loans to depository institutions and acceptances of other banks                      | 0.02       | 0.04     | 81  | 0.01       | 0.06     | 76  | 0.08       | 0.11     | 80  | 0.15       | 0.12     | 84  | 0.05       | 0.17     | 73  |
| Commercial and industrial loans  | 38.95      | 18.86    | 93  | 41.03      | 22.17    | 93  | 39.11      | 19.53    | 89  | 38.96      | 20.32    | 88  | 36.20      | 20.53    | 85  |
| Loans to individuals   | 7          | 6.24     | 66  | 10.93      | 6.13     | 75  | 10.57      | 7.13     | 69  | 8.34       | 7.36     | 67  | 8.41       | 7.61     | 65  |
| Credit card loans  | 0.92       | 0.53     | 80  | 0.96       | 0.65     | 78  | 1.17       | 0.81     | 76  | 1.25       | 1.02     | 78  | 1.24       | 1.12     | 77  |
| Agricultural loans   | 0.47       | 0.34     | 74  | 0.45       | 0.32     | 73  | 0.65       | 0.37     | 77  | 0.77       | 0.46     | 78  | 0.77       | 0.33     | 83  |
| Other loans and leases   | 13.86      | 8.75     | 72  | 14.12      | 9.09     | 71  | 15.25      | 9.85     | 75  | 15.24      | 9.66     | 77  | 15.74      | 10.32    | 75  |
| <b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans  | 254.58     | 391.81   | 25  | 213.70     | 381.27   | 20  | 219.93     | 391.26   | 25  | 229.74     | 379.80   | 26  | 247.04     | 366.85   | 28  |
| Real estate loans secured by 1-4 family  | 149.40     | 126.06   | 66  | 116.83     | 125.03   | 46  | 115.30     | 138.18   | 43  | 114.44     | 137.84   | 40  | 125.80     | 138.55   | 42  |
| Revolving  | 25.69      | 15.44    | 73  | 32.46      | 17.42    | 75  | 42.25      | 21.26    | 80  | 50         | 23.33    | 85  | 57.50      | 25.05    | 86  |
| Closed-end   | 123.71     | 108.85   | 66  | 84.37      | 106.14   | 38  | 73.06      | 115.20   | 31  | 64.44      | 112.79   | 28  | 68.30      | 111.69   | 30  |
| Commercial real estate loans   | 104.62     | 245.88   | 20  | 96.26      | 234.65   | 21  | 103.85     | 229.44   | 26  | 114.37     | 219.72   | 30  | 120.26     | 204.45   | 33  |
| Construction and land development  | 12.17      | 35.95    | 23  | 12.27      | 35.62    | 27  | 10.31      | 34.95    | 25  | 11.42      | 35.36    | 26  | 14.04      | 32.91    | 29  |
| 1-4 family   | 0          | 7.42     | 6   | 0          | 6.34     | 10  | 0.01       | 6.61     | 14  | 0.03       | 7.04     | 15  | 0.05       | 6.16     | 17  |
| Other  | 12.17      | 28.11    | 26  | 12.27      | 28.16    | 30  | 10.30      | 27.32    | 29  | 11.39      | 27.26    | 31  | 14         | 26.01    | 36  |
| Multifamily  | 35.63      | 38.66    | 59  | 25.46      | 32.74    | 45  | 27.87      | 31.04    | 51  | 33.11      | 27.85    | 70  | 28.99      | 25.95    | 67  |
| Nonfarm nonresidential   | 56.82      | 158.05   | 18  | 58.53      | 155.06   | 21  | 65.67      | 152.10   | 25  | 69.85      | 147.22   | 27  | 77.22      | 137.03   | 33  |
| Owner-occupied   | 18.71      | 52.99    | 21  | 17.07      | 52.37    | 21  | 18.84      | 53.07    | 25  | 20         | 54.89    | 25  | 22.53      | 51.62    | 30  |
| Other  | 38.10      | 102.54   | 18  | 41.46      | 100.54   | 24  | 46.83      | 97.41    | 29  | 49.85      | 91.80    | 35  | 54.70      | 84.09    | 38  |
| Real estate loans secured by farmland  | 0.56       | 3.22     | 46  | 0.60       | 3.44     | 44  | 0.77       | 3.60     | 47  | 0.92       | 4.02     | 50  | 0.98       | 3.31     | 53  |
| Loans to depository institutions and acceptances of other banks                      | 0.14       | 0.21     | 81  | 0.09       | 0.28     | 77  | 0.50       | 0.44     | 80  | 0.97       | 0.54     | 86  | 0.30       | 0.68     | 75  |
| Commercial and industrial loans  | 249.68     | 114.45   | 93  | 262.16     | 139.91   | 93  | 250.48     | 122.02   | 95  | 244.92     | 128.82   | 88  | 230.28     | 126.55   | 87  |
| Loans to individuals   | 44.89      | 34.55    | 71  | 69.86      | 37.47    | 77  | 67.68      | 43.51    | 68  | 52.43      | 42.67    | 64  | 53.48      | 44.83    | 62  |
| Credit card loans  | 5.92       | 2.77     | 80  | 6.11       | 3.30     | 79  | 7.47       | 4.34     | 79  | 7.83       | 5.31     | 77  | 7.92       | 5.73     | 77  |
| Agricultural loans   | 2.99       | 1.86     | 75  | 2.88       | 1.88     | 74  | 4.16       | 2.18     | 79  | 4.85       | 2.72     | 79  | 4.88       | 1.88     | 82  |
| Other loans and leases   | 88.83      | 51.06    | 76  | 90.25      | 49.54    | 78  | 97.68      | 52.44    | 80  | 95.79      | 51.79    | 82  | 100.15     | 52.78    | 84  |
| <b>Supplemental</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-owner occupied CRE loans / Gross loans   | 16.81      | 30.07    | 21  | 16.51      | 27.32    | 23  | 17.41      | 26.45    | 30  | 19.17      | 24.79    | 38  | 19.55      | 23.09    | 43  |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)      | 107.79     | 195.33   | 24  | 105.51     | 183.76   | 28  | 111.49     | 178.57   | 33  | 120.54     | 167.93   | 40  | 124.38     | 156.17   | 44  |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)                   | 126.51     | 252.85   | 20  | 122.58     | 240.85   | 22  | 130.33     | 236.10   | 29  | 140.54     | 225.98   | 34  | 146.91     | 210.40   | 38  |

BHC Name

City/State

# Liquidity and Funding

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Percent of Total Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments   | 6.41       | 11.47    | 32  | 10.91      | 11.17    | 55  | 2.09       | 7.63     | 26  | 2.93       | 7.80     | 39  | 4.34       | 8.69     | 40  |
| Liquid assets  | 34.82      | 29.03    | 66  | 31.99      | 26.22    | 69  | 24.49      | 22.44    | 66  | 25.39      | 22.72    | 71  | 26.50      | 24.04    | 72  |
| Investment securities  | 28.39      | 21.63    | 69  | 20.51      | 17.85    | 63  | 21.92      | 16.99    | 76  | 22.10      | 17.27    | 73  | 21.71      | 17.35    | 71  |
| Net loans and leases   | 55.81      | 58.67    | 41  | 59.41      | 61.58    | 37  | 65.90      | 63.77    | 42  | 64.95      | 63.98    | 37  | 63.75      | 62.73    | 38  |
| Net loans, leases and standby letters of credit                            | 57.81      | 59.49    | 47  | 61.30      | 62.48    | 39  | 68.17      | 64.84    | 49  | 67.19      | 65.07    | 45  | 66.03      | 63.89    | 44  |
| Core deposits  | 81.06      | 75.71    | 65  | 77.94      | 70.67    | 63  | 74.52      | 63.09    | 73  | 73.24      | 62.13    | 69  | 72.95      | 61.26    | 68  |
| Noncore funding  | 6.41       | 10.30    | 45  | 7.89       | 14.13    | 37  | 9.74       | 19.36    | 26  | 12.30      | 21.34    | 29  | 12.65      | 22.32    | 29  |
| Time deposits of \$250K or more  | 0.32       | 1.58     | 9   | 0.57       | 2.11     | 15  | 1.79       | 2.94     | 29  | 2.10       | 2.89     | 41  | 1.73       | 2.57     | 40  |
| Foreign deposits   | 0          | 0.34     | 39  | 0          | 0.36     | 39  | 0          | 0.43     | 76  | 0          | 0.47     | 76  | 0          | 0.54     | 72  |
| Federal funds purchased and repos  | 0.09       | 1.23     | 29  | 0.13       | 1.47     | 27  | 0.27       | 1.94     | 29  | 0.23       | 1.97     | 26  | 0.27       | 2.23     | 23  |
| Secured federal funds purchased  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Net federal funds purchased (sold)   | -0.18      | 0.54     | 16  | -0.17      | 0.54     | 15  | 0.26       | 0.48     | 47  | 0.22       | 0.54     | 38  | 0.27       | 0.73     | 38  |
| Commercial paper   | 0          | 0.01     | 45  | 0          | 0.01     | 44  | 0          | 0.02     | 45  | 0          | 0.02     | 44  | 0          | 0.02     | 44  |
| Other borrowings w/remaining maturity of 1 year or less                    | 1.26       | 1        | 65  | 1.33       | 1.24     | 62  | 1.38       | 3.01     | 33  | 1.61       | 3.67     | 32  | 2.01       | 3.96     | 37  |
| Earning assets that reprice within 1 year                                  | 37.06      | 37.37    | 51  | 43.57      | 39.38    | 57  | 43.34      | 39.29    | 65  | 45.09      | 40.29    | 67  | 46.30      | 41.61    | 69  |
| Interest-bearing liabilities that reprice within 1 year                    | 1.67       | 6.39     | 6   | 2.74       | 8.20     | 12  | 6.71       | 10.19    | 26  | 6.22       | 10.01    | 31  | 5.26       | 8.46     | 33  |
| Long-term debt that reprices within 1 year                                 | 0.40       | 0.26     | 79  | 0.44       | 0.47     | 74  | 0.45       | 0.96     | 61  | 0.18       | 1.34     | 53  | 0.18       | 1.58     | 53  |
| Net assets that reprice within 1 year                                      | 34.99      | 29.65    | 62  | 40.39      | 29.11    | 76  | 36.18      | 26.63    | 76  | 38.69      | 27.38    | 77  | 40.86      | 29.77    | 78  |
| <b>Other Liquidity and Funding Ratios</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net noncore funding dependence   | 0          | -2.33    | 58  | -3.84      | 3.20     | 32  | 8.83       | 14.45    | 34  | 10.93      | 16.62    | 31  | 9.88       | 17.03    | 31  |
| Net short-term noncore funding dependence                                  | -5.14      | -7.71    | 55  | -10.85     | -4.76    | 24  | 1.95       | 3.38     | 37  | 1.94       | 4.66     | 26  | 0.36       | 4.83     | 27  |
| Short-term investment / Short-term noncore funding                         | 303.98     | 273.46   | 66  | 457.21     | 184.19   | 89  | 55.31      | 77.77    | 52  | 63.84      | 66.46    | 64  | 93.55      | 74.86    | 72  |
| Liquid assets - short-term noncore funding / Nonliquid assets              | 50.17      | 36.68    | 70  | 43.52      | 28.18    | 79  | 27.42      | 16.97    | 79  | 27.87      | 16.04    | 80  | 29.75      | 18.16    | 77  |
| Net loans and leases / Total deposits                                      | 68.18      | 72.79    | 41  | 75.25      | 79.43    | 35  | 85.74      | 90.31    | 36  | 84.69      | 90.08    | 32  | 83.62      | 90.14    | 33  |
| Net loans and leases / Core deposits                                       | 68.85      | 78.25    | 35  | 76.22      | 88.34    | 25  | 88.44      | 103.93   | 28  | 88.69      | 105      | 23  | 87.39      | 105.65   | 25  |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital   | 0.80       | 0.12     | 78  | 2.87       | 1.57     | 75  | 0.34       | 0.72     | 44  | -2.90      | -0.82    | 13  | -2.03      | -0.31    | 7   |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -3.40      | -0.25    | 5   | 5.01       | 4.31     | 65  | 1.06       | 1.36     | 47  | -3.56      | -1.98    | 11  | -3.11      | -0.77    | 3   |
| Structured notes appreciation (depreciation) / Tier 1 capital              |            | -0.02    |     | 0          | 0.02     | 26  | 0          | 0        | 30  | 0          | -0.05    | 78  | 0          | -0.08    | 68  |
| <b>Percent of Investment Securities</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held-to-maturity securities  | 14.24      | 14.28    | 58  | 21.61      | 11.38    | 72  | 31.55      | 12.67    | 81  | 37.22      | 16.19    | 80  | 39.48      | 15.76    | 82  |
| Available-for-sale securities  | 85.71      | 83.77    | 41  | 78.39      | 87.23    | 28  | 68.45      | 85.40    | 18  | 62.78      | 81.88    | 19  | 60.52      | 84.24    | 17  |
| U.S. Treasury securities   | 16.95      | 6.70     | 82  | 2.84       | 4.72     | 67  | 0.92       | 6.15     | 48  | 0.14       | 6.99     | 40  | 0.15       | 6.96     | 37  |
| US agency securities (excluding mortgage-backed securities)                | 0.95       | 4.12     | 41  | 0          | 4.01     | 22  | 0.13       | 3.49     | 28  | 0.33       | 4.02     | 29  | 0.37       | 4.42     | 35  |
| Municipal securities   | 0          | 8.22     | 6   | 0          | 9.83     | 7   | 0.01       | 7.75     | 16  | 0.02       | 9.16     | 16  | 0.03       | 9.31     | 16  |
| Mortgage-backed securities   | 77.34      | 66.54    | 61  | 97.02      | 66.64    | 94  | 98.82      | 67.43    | 97  | 99.40      | 65.45    | 99  | 99.33      | 65.34    | 97  |
| Asset-backed securities  | 4.69       | 2.50     | 72  | 0.05       | 1.91     | 52  | 0.04       | 1.66     | 52  | 0          | 2.05     | 25  | 0          | 1.74     | 24  |
| Other debt securities  | 0.03       | 3.08     | 26  | 0.08       | 3.01     | 32  | 0.08       | 2.94     | 32  | 0.10       | 2.79     | 34  | 0.12       | 2.57     | 41  |
| Mutual funds and equity securities   | 0.04       | 0.29     | 38  | 0          | 0.35     | 13  | 0          | 0.40     | 13  | 0          | 0.42     | 11  | 0          | 0.51     | 10  |
| Debt securities 1 year or less   | 1.93       | 7.78     | 24  | 7.11       | 10.55    | 46  | 5.75       | 11.86    | 36  | 5.91       | 11.91    | 38  | 6.59       | 11.79    | 42  |
| Debt securities 1 to 5 years   | 25.63      | 18.25    | 72  | 2.70       | 17.03    | 19  | 0.49       | 17.94    | 5   | 0.55       | 19.18    | 4   | 0.43       | 18.80    | 6   |
| Debt securities over 5 years   | 72.40      | 71.11    | 40  | 90.19      | 69.86    | 78  | 93.76      | 66.02    | 92  | 93.54      | 64.73    | 91  | 92.97      | 64.73    | 89  |
| Pledged securities   | 27.51      | 32.26    | 43  | 38.75      | 35.67    | 52  | 24.97      | 30.57    | 47  | 29.09      | 33.30    | 47  | 23.22      | 34.58    | 37  |
| Structured notes, fair value   | 0          | 0.11     | 40  | 0          | 0.02     | 85  | 0          | 0.03     | 84  | 0          | 0.04     | 83  | 0          | 0.03     | 86  |
| <b>Percent Change from Prior Like Quarter</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments   | -36.04     | 27.98    | 9   | 513.65     | 183.32   | 88  | -25.82     | 26.69    | 14  | -31.45     | 6.77     | 11  | 58.94      | 19.19    | 80  |
| Investment securities  | 50.57      | 31.36    | 77  | 10.16      | 23.62    | 34  | 3.11       | 11.75    | 36  | 3.26       | 9.42     | 46  | -1.56      | 8.45     | 21  |
| Core deposits  | 13.15      | 16.94    | 48  | 23.13      | 26.88    | 42  | 5.77       | 11.23    | 39  | 1.83       | 7.29     | 31  | 2.50       | 12.19    | 28  |
| Noncore funding  | -11.67     | -14.79   | 57  | -4.60      | -12.18   | 60  | -17.70     | 6.59     | 17  | -1.33      | 10.67    | 28  | -1.50      | 5.59     | 48  |

BHC Name

City/State

### Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands  | 12/31/2021  | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|-------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec)                          | 74,682,147  | 66,865,411 | 65,539,262 | 62,125,639 | 59,116,775 |
| Commit: Secured commercial real estate loans                                | 3,180,255   | 2,364,874  | 2,961,473  | 2,691,460  | 2,774,486  |
| Commit: Unsecured real estate loans   | 3,620,481   | 2,741,420  | 2,812,825  | 2,614,039  | 2,064,377  |
| Credit card lines (reported semiannually, June/Dec)                         | 7,217,075   | 6,685,165  | 6,560,357  | 6,152,201  | 5,889,750  |
| Securities underwriting   | 179,802     | 0          | 0          | 0          | 9,861      |
| Standby letters of credit   | 3,718,856   | 3,231,232  | 3,303,167  | 3,137,382  | 3,141,724  |
| Commercial and similar letters of credit                                    | 79,008      | 74,109     | 90,621     | 85,696     | 231,409    |
| Securities lent   | 0           | 152,117    | 518,368    | 1,359,605  | 1,671,088  |
| Credit derivatives - notional amount (holding company as guarantor)         | 241,622     | 319,780    | 226,841    | 114,485    | 107,683    |
| Credit derivatives - notional amount (holding company as beneficiary)       | 222,915     | 102,770    | 175,437    | 92,111     | 207,113    |
| Credit derivative contracts w/ purchased credit protection-investment grade | 202,400     | 44,000     | 113,000    | 41,761     | 31,621     |
| Credit derivative contracts w/ purchased credit protection-noninvest grade  | 0           | 0          | 0          | 5,349      | 16,688     |
| <b>Derivative Contracts</b>   |             |            |            |            |            |
| Interest rate futures and forward contracts                                 | 3,143,457   | 3,622,284  | 2,737,895  | 1,834,465  | 4,833,231  |
| Written options contracts (interest rate)                                   | 3,039,646   | 3,363,281  | 6,465,878  | 2,315,879  | 2,084,514  |
| Purchased options contracts (interest rate)                                 | 3,978,839   | 11,779,224 | 8,219,404  | 8,241,853  | 2,816,963  |
| Interest rate swaps   | 102,207,922 | 98,609,059 | 93,965,444 | 80,021,849 | 78,369,464 |
| Futures and forward foreign exchange  | 7,936,831   | 4,919,458  | 4,827,801  | 5,174,876  | 7,465,075  |
| Written options contracts (foreign exchange)                                | 215,243     | 267,315    | 302,467    | 478,447    | 350,392    |
| Purchased options contracts (foreign exchange)                              | 215,243     | 267,315    | 302,467    | 478,447    | 350,392    |
| Foreign exchange rate swaps   | 705,257     | 930,517    | 1,139,517  | 818,837    | 453,146    |
| Commodity and other futures and forward contracts                           | 1,202,841   | 1,496,596  | 1,377,684  | 1,051,984  | 1,467,752  |
| Written options contracts (commodity and other)                             | 3,141,221   | 2,337,088  | 1,527,612  | 1,477,250  | 1,175,799  |
| Purchased options contracts (commodity and other)                           | 2,642,005   | 1,697,201  | 566,133    | 164,567    | 124,872    |
| Commodity and other swaps   | 8,867,003   | 6,307,586  | 4,241,920  | 380,710    | 386,440    |

|   | BHC   | Peer # 1 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Percent of Total Assets</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Loan commitments (reported semiannually, June/Dec)                          | 40.05 | 22.78    | 89  | 39.02 | 22.01    | 89  | 45.02 | 23.52    | 91  | 44.36 | 24.05    | 89  | 42.82 | 24.03    | 87  |
| Standby letters of credit   | 1.99  | 0.65     | 91  | 1.89  | 0.71     | 88  | 2.27  | 0.84     | 88  | 2.24  | 0.92     | 88  | 2.28  | 0.96     | 86  |
| Commercial and similar letters of credit                                    | 0.04  | 0.02     | 81  | 0.04  | 0.02     | 82  | 0.06  | 0.02     | 82  | 0.06  | 0.02     | 81  | 0.17  | 0.03     | 92  |
| Securities lent   | 0     | 0.10     | 41  | 0.09  | 0.18     | 82  | 0.36  | 0.40     | 83  | 0.97  | 0.62     | 85  | 1.21  | 0.75     | 88  |
| Credit derivatives - notional amount (holding company as guarantor)         | 0.13  | 0.24     | 63  | 0.19  | 0.35     | 64  | 0.16  | 0.42     | 64  | 0.08  | 0.52     | 62  | 0.08  | 0.30     | 66  |
| Credit derivatives - notional amount (holding company as beneficiary)       | 0.12  | 0.18     | 67  | 0.06  | 0.30     | 65  | 0.12  | 0.52     | 66  | 0.07  | 0.75     | 68  | 0.15  | 0.55     | 73  |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.11  | 0.18     | 74  | 0.03  | 0.25     | 69  | 0.08  | 0.30     | 73  | 0.03  | 0.52     | 69  | 0.02  | 0.19     | 72  |
| Credit derivative contracts w/ purchased credit protection-noninvest grade  | 0     | 0.13     | 34  | 0     | 0.30     | 33  | 0     | 0.45     | 34  | 0     | 0.69     | 68  | 0.01  | 0.59     | 72  |
| Derivative contracts  | 73.63 | 46.30    | 84  | 79.12 | 48.62    | 84  | 86.33 | 68.47    | 81  | 73.15 | 65.81    | 80  | 72.34 | 75.35    | 79  |
| Interest rate contracts   | 60.27 | 32.46    | 87  | 68.49 | 34.36    | 86  | 76.52 | 47.31    | 83  | 65.99 | 43.84    | 83  | 63.81 | 53.66    | 81  |
| Interest rate futures and forward contracts                                 | 1.69  | 3.25     | 74  | 2.11  | 6.21     | 67  | 1.88  | 10.67    | 72  | 1.31  | 11.40    | 69  | 3.50  | 13.82    | 74  |
| Written options contracts (interest rate)                                   | 1.63  | 1.41     | 76  | 1.96  | 2.18     | 66  | 4.44  | 2.47     | 85  | 1.65  | 2.16     | 73  | 1.51  | 2.60     | 68  |
| Purchased options contracts (interest rate)                                 | 2.13  | 1.31     | 80  | 6.87  | 1.46     | 89  | 5.65  | 2.65     | 81  | 5.89  | 2.32     | 85  | 2.04  | 2.37     | 73  |
| Interest rate swaps   | 54.82 | 20.49    | 89  | 57.54 | 20.83    | 89  | 64.55 | 28.86    | 88  | 57.14 | 26.74    | 89  | 56.76 | 25.60    | 89  |
| Foreign exchange contracts  | 4.87  | 6.30     | 86  | 3.73  | 6.01     | 83  | 4.51  | 10.12    | 83  | 4.96  | 10.92    | 85  | 6.24  | 9.40     | 86  |
| Futures and forward foreign exchange contracts                              | 4.26  | 3.78     | 88  | 2.87  | 3.47     | 85  | 3.32  | 5.23     | 84  | 3.70  | 5.22     | 84  | 5.41  | 4.53     | 88  |
| Written options contracts (foreign exchange)                                | 0.12  | 0.04     | 88  | 0.16  | 0.03     | 87  | 0.21  | 0.05     | 87  | 0.34  | 0.14     | 89  | 0.25  | 0.06     | 89  |
| Purchased options contracts (foreign exchange)                              | 0.12  | 0.04     | 88  | 0.16  | 0.04     | 87  | 0.21  | 0.08     | 87  | 0.34  | 0.13     | 89  | 0.25  | 0.06     | 89  |
| Foreign exchange rate swaps   | 0.38  | 0.76     | 81  | 0.54  | 0.77     | 85  | 0.78  | 2.03     | 84  | 0.58  | 2.17     | 82  | 0.33  | 2.34     | 77  |
| Equity, commodity, and other derivative contracts                           | 8.50  | 0.92     | 92  | 6.91  | 1.86     | 90  | 5.30  | 3.32     | 85  | 2.20  | 4.08     | 80  | 2.29  | 3.81     | 80  |
| Commodity and other futures and forward contracts                           | 0.65  | 0.07     | 91  | 0.87  | 0.14     | 91  | 0.95  | 0.19     | 89  | 0.75  | 0.25     | 89  | 1.06  | 0.30     | 88  |
| Written options contracts (commodity and other)                             | 1.68  | 0.32     | 90  | 1.36  | 0.52     | 89  | 1.05  | 0.98     | 86  | 1.05  | 1.48     | 85  | 0.85  | 1.21     | 85  |
| Purchased options contracts (commodity and other)                           | 1.42  | 0.21     | 90  | 0.99  | 0.37     | 89  | 0.39  | 0.94     | 83  | 0.12  | 1.29     | 73  | 0.09  | 1.12     | 70  |
| Commodity and other swaps   | 4.76  | 0.31     | 93  | 3.68  | 0.32     | 92  | 2.91  | 0.38     | 89  | 0.27  | 0.40     | 78  | 0.28  | 0.29     | 77  |
| <b>Percent of Average Loans and Leases</b>                                  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Loan commitments (reported semiannually, June/Dec)                          | 72.79 | 44.98    | 80  | 63.42 | 42.82    | 79  | 69.82 | 45.53    | 78  | 68.26 | 44.93    | 79  | 66.29 | 46.60    | 75  |

BHC Name

City/State

**Derivative Instruments**

| Dollar Amount in Thousands   | 12/31/2021  | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017 |
|--|-------------|-------------|-------------|-------------|------------|
| <b>Notional Amount</b>   |             |             |             |             |            |
| Derivative contracts .....   | 137,295,508 | 135,596,924 | 125,674,222 | 102,439,164 | 99,878,040 |
| Interest rate contracts .....  | 112,369,864 | 117,373,848 | 111,388,621 | 92,414,046  | 88,104,172 |
| Foreign exchange contracts .....   | 9,072,574   | 6,384,605   | 6,572,252   | 6,950,607   | 8,619,005  |
| Equity, commodity, and other contracts .....                             | 15,853,070  | 11,838,471  | 7,713,349   | 3,074,511   | 3,154,863  |
| <b>Derivatives Position</b>  |             |             |             |             |            |
| Futures and forwards .....   | 12,283,129  | 10,038,338  | 8,943,380   | 8,061,325   | 13,766,058 |
| Written options .....  | 6,396,110   | 5,967,684   | 8,295,957   | 4,271,576   | 3,610,705  |
| Exchange-traded .....  | 0           | 0           | 0           | 0           | 0          |
| Over-the-counter .....   | 6,396,110   | 5,967,684   | 8,295,957   | 4,271,576   | 3,610,705  |
| Purchased options .....  | 6,836,087   | 13,743,740  | 9,088,004   | 8,884,867   | 3,292,227  |
| Exchange-traded .....  | 0           | 0           | 0           | 0           | 0          |
| Over-the-counter .....   | 6,836,087   | 13,743,740  | 9,088,004   | 8,884,867   | 3,292,227  |
| Swaps .....  | 111,780,182 | 105,847,162 | 99,346,881  | 81,221,396  | 79,209,050 |
| Held for trading .....   | 98,641,451  | 99,462,087  | 86,466,465  | 73,771,264  | 73,399,822 |
| Interest rate contracts .....  | 73,715,807  | 81,239,011  | 72,180,864  | 63,868,179  | 61,927,825 |
| Foreign exchange contracts .....   | 9,072,574   | 6,384,605   | 6,572,252   | 6,828,574   | 8,317,134  |
| Equity, commodity, and other contracts .....                             | 15,853,070  | 11,838,471  | 7,713,349   | 3,074,511   | 3,154,863  |
| Non-traded .....   | 38,654,057  | 36,134,837  | 39,207,757  | 28,667,900  | 26,478,218 |
| Interest rate contracts .....  | 38,654,057  | 36,134,837  | 39,207,757  | 28,545,867  | 26,176,347 |
| Foreign exchange contracts .....   | 0           | 0           | 0           | 122,033     | 301,871    |
| Equity, commodity, and other contracts .....                             | 0           | 0           | 0           | 0           | 0          |
| Derivative contracts (excluding futures and FX 14 days or less) .....    | 131,101,797 | 129,673,240 | 117,491,264 | 97,183,080  | 95,479,381 |
| One year or less .....   | 34,108,496  | 40,550,303  | 29,176,629  | 23,003,017  | 26,088,556 |
| Over 1 year to 5 years .....   | 60,586,256  | 53,994,458  | 55,804,979  | 50,133,712  | 48,541,927 |
| Over 5 years .....   | 36,407,045  | 35,128,479  | 32,509,656  | 24,046,351  | 20,848,898 |
| Gross negative fair value (absolute value) .....                         | 1,675,532   | 817,398     | 522,865     | 731,754     | 903,557    |
| Gross positive fair value .....  | 2,245,555   | 2,179,242   | 1,250,957   | 872,993     | 1,111,858  |
| Held for trading .....   | 2,206,121   | 2,106,824   | 1,060,472   | 810,703     | 1,029,599  |
| Non-traded .....   | 39,434      | 72,418      | 190,485     | 62,290      | 82,259     |
| Current credit exposure on risk-based capital derivative contracts ..... | 1,886,836   | 1,785,038   | 1,013,579   | 562,390     | 646,468    |
| Credit losses on derivative contracts .....                              | 461         | 125         | 58          | 0           | 0          |
| <b>Past Due Derivative Instruments Fair Value</b>                        |             |             |             |             |            |
| 30–89 days past due .....  | 71          | 621         | 7           | 0           | 0          |
| 90+ days past due .....  | 0           | 152         | 0           | 0           | 0          |

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## Derivatives Analysis

|   | 12/31/2021 |        |     | 12/31/2020 |        |     | 12/31/2019 |        |     | 12/31/2018 |        |     | 12/31/2017 |        |     |
|---|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|   | BHC        | Peer # | Pct |
| <b>Percent of Notional Amount</b>   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Interest rate contracts .....   | 81.85      | 94.17  | 16  | 86.56      | 94.10  | 21  | 88.63      | 93.44  | 25  | 90.21      | 92.91  | 29  | 88.21      | 92.20  | 26  |
| Foreign exchange contracts .....  | 6.61       | 3.47   | 78  | 4.71       | 3.49   | 77  | 5.23       | 3.20   | 79  | 6.79       | 3.39   | 81  | 8.63       | 3.53   | 81  |
| Equity, commodity, and other contracts .....                                    | 11.55      | 1.14   | 92  | 8.73       | 1.17   | 92  | 6.14       | 1.64   | 84  | 3          | 1.93   | 76  | 3.16       | 1.94   | 73  |
| <b>Futures and forwards .....</b>   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Written options .....   | 8.95       | 11.16  | 60  | 7.40       | 14.05  | 50  | 7.12       | 13.49  | 50  | 7.87       | 12.78  | 54  | 13.78      | 13.23  | 63  |
| Exchange-traded .....   | 4.66       | 6.28   | 57  | 4.40       | 8.18   | 47  | 6.60       | 5.91   | 64  | 4.17       | 6.60   | 52  | 3.62       | 6.68   | 50  |
| Over-the-counter .....  | 0          | 0.12   | 42  | 0          | 0.14   | 40  | 0          | 0.15   | 42  | 0          | 0.23   | 39  | 0          | 0.27   | 38  |
| Purchased options .....   | 4.66       | 5.96   | 58  | 4.40       | 7.73   | 50  | 6.60       | 5.10   | 69  | 4.17       | 5.49   | 56  | 3.62       | 5.27   | 53  |
| Exchange-traded .....   | 4.98       | 3.27   | 70  | 10.14      | 3.42   | 81  | 7.23       | 4.42   | 72  | 8.67       | 4.19   | 74  | 3.30       | 4.73   | 54  |
| Over-the-counter .....  | 0          | 0.12   | 41  | 0          | 0.15   | 40  | 0          | 0.28   | 39  | 0          | 0.32   | 37  | 0          | 0.33   | 36  |
| Swaps .....   | 4.98       | 2.87   | 71  | 10.14      | 2.86   | 83  | 7.23       | 3.35   | 79  | 8.67       | 3.20   | 79  | 3.30       | 3.32   | 59  |
| <b>Held for trading .....</b>   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Interest rate contracts .....   | 81.42      | 74.26  | 46  | 78.06      | 68.76  | 51  | 79.05      | 69.75  | 47  | 79.29      | 70.34  | 49  | 79.31      | 68.94  | 51  |
| Foreign exchange contracts .....  | 71.85      | 40.42  | 62  | 73.35      | 43.53  | 60  | 68.80      | 44.16  | 57  | 72.01      | 46.31  | 56  | 73.49      | 46.32  | 58  |
| Equity, commodity, and other contracts .....                                    | 53.69      | 34.15  | 58  | 59.91      | 36.62  | 58  | 57.43      | 37.24  | 57  | 62.35      | 38.40  | 57  | 62         | 37.84  | 60  |
| <b>Non-traded .....</b>   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Interest rate contracts .....   | 6.61       | 1.68   | 85  | 4.71       | 1.60   | 85  | 5.23       | 1.60   | 87  | 6.67       | 1.85   | 86  | 8.33       | 2.10   | 85  |
| Foreign exchange contracts .....  | 11.55      | 0.60   | 95  | 8.73       | 0.68   | 94  | 6.14       | 0.83   | 88  | 3          | 1.14   | 82  | 3.16       | 1.01   | 81  |
| Equity, commodity, and other contracts .....                                    |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| <b>Derivative contracts (excluding futures and forex 14 days or less) .....</b> |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| One year or less .....  | 28.15      | 59.58  | 37  | 26.65      | 56.47  | 39  | 31.20      | 55.84  | 42  | 27.99      | 53.69  | 43  | 26.51      | 53.68  | 41  |
| Over 1 year to 5 years .....  | 28.15      | 56.71  | 40  | 26.65      | 53.82  | 39  | 31.20      | 52.22  | 43  | 27.87      | 50.60  | 45  | 26.21      | 51.23  | 45  |
| Over 5 years .....  | 0          | 0.40   | 33  | 0          | 0.46   | 34  | 0          | 0.34   | 33  | 0.12       | 0.57   | 70  | 0.30       | 0.60   | 72  |
| Gross negative fair value (absolute value) .....                                | 0          | 0.09   | 38  | 0          | 0.10   | 37  | 0          | 0.13   | 38  | 0          | 0.16   | 38  | 0          | 0.21   | 36  |
| Gross positive fair value .....   | 95.49      | 92.53  | 39  | 95.63      | 91.48  | 48  | 93.49      | 93.86  | 33  | 94.87      | 94.47  | 38  | 95.60      | 95.63  | 41  |
| One year or less .....  | 24.84      | 27.56  | 57  | 29.91      | 32.05  | 56  | 23.22      | 32.17  | 54  | 22.46      | 32.51  | 52  | 26.12      | 31.96  | 55  |
| Over 1 year to 5 years .....  | 44.13      | 27.01  | 72  | 39.82      | 27.06  | 67  | 44.40      | 30.45  | 70  | 48.94      | 31.16  | 83  | 48.60      | 31.85  | 78  |
| Over 5 years .....  | 26.52      | 29.89  | 47  | 25.91      | 29.56  | 48  | 25.87      | 28.09  | 54  | 23.47      | 28.71  | 48  | 20.87      | 29.43  | 42  |
| Gross negative fair value (absolute value) .....                                | 1.22       | 0.98   | 65  | 0.60       | 1.55   | 30  | 0.42       | 0.83   | 38  | 0.71       | 0.72   | 49  | 0.90       | 0.69   | 69  |
| Gross positive fair value .....   | 1.64       | 1.34   | 68  | 1.61       | 2.23   | 37  | 1          | 1.19   | 45  | 0.85       | 0.85   | 52  | 1.11       | 0.71   | 82  |
| <b>Percent of Tier 1 Capital</b>  |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Gross negative fair value, absolute value (X) .....                             | 0.11       | 0.04   | 86  | 0.05       | 0.07   | 67  | 0.04       | 0.06   | 71  | 0.05       | 0.06   | 82  | 0.07       | 0.06   | 83  |
| Gross positive fair value (X) .....   | 0.14       | 0.05   | 89  | 0.15       | 0.09   | 82  | 0.09       | 0.07   | 83  | 0.06       | 0.06   | 84  | 0.08       | 0.06   | 86  |
| Held for trading (X) .....  | 0.14       | 0.04   | 90  | 0.14       | 0.07   | 84  | 0.07       | 0.06   | 83  | 0.06       | 0.05   | 85  | 0.08       | 0.05   | 85  |
| Non-traded (X) .....  | 0          | 0.01   | 40  | 0          | 0.02   | 43  | 0.01       | 0.01   | 75  | 0          | 0.01   | 64  | 0.01       | 0.01   | 64  |
| Current credit exposure (X) .....   | 0.12       | 0.04   | 89  | 0.12       | 0.06   | 80  | 0.07       | 0.05   | 80  | 0.04       | 0.04   | 80  | 0.05       | 0.04   | 79  |
| Credit losses on derivative contracts .....                                     | 0          | 0      | 91  | 0          | 0      | 85  | 0          | 0      | 90  | 0          | 0      | 47  | 0          | 0      | 48  |
| <b>Past Due Derivative Instruments Fair Value</b>                               |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| 30-89 days past due .....   | 0          | 0      | 96  | 0          | 0      | 97  | 0          | 0      | 95  | 0          | 0      | 47  | 0          | 0      | 46  |
| 90+ days past due .....   | 0          | 0      | 47  | 0          | 0      | 96  | 0          | 0      | 48  | 0          | 0      | 48  | 0          | 0      | 47  |
| <b>Other Ratios</b>   |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Current credit exposure / Risk-weighted assets .....                            | 1.31       | 0.46   | 86  | 1.33       | 0.85   | 78  | 0.77       | 0.73   | 77  | 0.45       | 0.53   | 78  | 0.54       | 0.53   | 77  |

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### Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>Change: Allowance for Loan and Lease Losses excluding ATRR</b> |            |            |            |            |            |
| Beginning balance   | 1,662,780  | 909,944    | 897,532    | 893,473    | 882,075    |
| Gross losses  | 327,201    | 527,763    | 511,131    | 339,190    | 327,520    |
| Write-downs, transfers to loans held-for-sale                     | 21,993     | 7,003      | 15,484     | 8,490      | 259        |
| Recoveries  | 140,908    | 83,639     | 79,094     | 95,396     | 101,766    |
| Net losses  | 186,293    | 444,124    | 432,037    | 243,794    | 225,754    |
| Provision for loan and lease losses                               | -381,011   | 965,606    | 441,227    | 240,154    | 227,092    |
| Adjustments   | -6,560     | 231,354    | 3,222      | 7,699      | 10,060     |
| Ending balance  | 1,088,916  | 1,662,780  | 909,944    | 897,532    | 893,473    |
| Memo: Allocated transfer risk reserve (ATRR)                      | 0          | 0          | 0          | 0          | 0          |

|  | BHC     | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 1 | Pct |
|--|---------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| <b>Analysis Ratios</b>   |         |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Provision for loan and lease losses / Average assets                           | -0.21   | -0.09    | 18  | 0.60   | 0.51     | 66  | 0.31   | 0.15     | 84  | 0.17   | 0.14     | 70  | 0.17   | 0.16     | 62  |
| Provision for loan and lease losses / Average loans and leases                 | -0.37   | -0.16    | 19  | 0.92   | 0.82     | 62  | 0.47   | 0.24     | 84  | 0.26   | 0.24     | 68  | 0.25   | 0.28     | 60  |
| Provision for loan and lease losses / Net loan and lease losses                | -204.52 | -105.48  | 33  | 217.42 | 487.86   | 25  | 102.13 | 130.58   | 33  | 98.51  | 134.68   | 32  | 100.59 | 143.18   | 33  |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.06    | 1.23     | 35  | 1.63   | 1.58     | 62  | 0.95   | 0.83     | 65  | 0.99   | 0.90     | 64  | 1.02   | 0.98     | 55  |
| Allowance for loan and lease losses / Total loans and leases                   | 1.04    | 1.20     | 35  | 1.61   | 1.55     | 62  | 0.94   | 0.81     | 63  | 0.98   | 0.89     | 63  | 1      | 0.96     | 55  |
| Allowance for loan and lease losses / Net loans and leases losses (X)          | 5.85    | 21.39    | 23  | 3.74   | 11.58    | 18  | 2.11   | 8.03     | 17  | 3.68   | 7.54     | 36  | 3.96   | 8.39     | 39  |
| Allowance for loan and lease losses / Nonaccrual assets                        | 226     | 364.13   | 36  | 200.70 | 299.17   | 39  | 126.79 | 218.72   | 36  | 152.15 | 214.03   | 44  | 156.77 | 178.03   | 54  |
| ALLL / 90+ days past due + nonaccrual loans and leases                         | 195.32  | 287.08   | 36  | 181.01 | 244.34   | 40  | 110.36 | 151.73   | 40  | 123.57 | 160.51   | 47  | 131.90 | 136.22   | 56  |
| Gross loan and lease losses / Average loans and leases                         | 0.32    | 0.19     | 77  | 0.50   | 0.34     | 77  | 0.54   | 0.28     | 85  | 0.37   | 0.30     | 74  | 0.37   | 0.33     | 70  |
| Recoveries / Average loans and leases  | 0.14    | 0.08     | 81  | 0.08   | 0.07     | 67  | 0.08   | 0.08     | 61  | 0.10   | 0.09     | 64  | 0.11   | 0.09     | 66  |
| Net losses / Average loans and leases  | 0.18    | 0.11     | 72  | 0.42   | 0.27     | 77  | 0.46   | 0.21     | 86  | 0.27   | 0.22     | 72  | 0.25   | 0.24     | 66  |
| Write-downs, transfers to loans held-for-sale / Average loans and leases       | 0.02    | 0        | 94  | 0.01   | 0        | 90  | 0.02   | 0        | 92  | 0.01   | 0        | 90  | 0      | 0        | 77  |
| Recoveries / Prior year-end losses   | 26.70   | 34.67    | 46  | 16.36  | 33.98    | 14  | 23.32  | 36.22    | 33  | 29.13  | 41.30    | 41  | 35.24  | 33.49    | 60  |
| Earnings coverage of net loan and lease losses (X)                             | 15.43   | 39.72    | 39  | 5.68   | 22.91    | 25  | 5.70   | 24.40    | 23  | 10.02  | 21.75    | 36  | 9.55   | 19.67    | 41  |

#### Net Loan and Lease Losses By Type

|   |       |       |    |      |      |    |       |       |    |       |       |    |       |       |    |
|---|-------|-------|----|------|------|----|-------|-------|----|-------|-------|----|-------|-------|----|
| Real estate loans                             | 0.08  | 0.02  | 87 | 0.06 | 0.04 | 71 | 0.07  | 0.01  | 90 | 0.08  | 0.02  | 88 | 0.07  | 0.02  | 83 |
| Real estate loans secured by 1-4 family       | 0.02  | -0.02 | 89 | 0.03 | 0.01 | 75 | 0.07  | 0.01  | 91 | 0.06  | 0.01  | 86 | 0.08  | 0.03  | 79 |
| Revolving                                     | 0.12  | -0.07 | 94 | 0.09 | 0.01 | 82 | 0.18  | 0.02  | 89 | 0.15  | 0.03  | 84 | 0.18  | 0.09  | 78 |
| Closed-end                                    | 0     | -0.01 | 56 | 0.01 | 0    | 60 | 0.01  | 0     | 61 | -0.01 | 0.01  | 31 | 0     | 0.02  | 27 |
| Commercial real estate loans                  | 0.18  | 0.04  | 89 | 0.11 | 0.07 | 74 | 0.06  | 0.01  | 88 | 0.09  | 0.01  | 92 | 0.06  | 0.01  | 85 |
| Construction and land development             | 0.01  | 0     | 81 | 0.02 | 0    | 75 | 0.27  | -0.01 | 97 | -0.12 | -0.03 | 11 | 0.04  | -0.02 | 86 |
| 1-4 family                                    | 0     | 0     | 57 | 0    | 0    | 59 | 0     | 0     | 55 | 0     | -0.01 | 63 | 0     | 0     | 62 |
| Other   | 0.01  | 0     | 84 | 0.02 | 0    | 79 | 0.27  | -0.01 | 98 | -0.12 | -0.02 | 8  | 0.04  | -0.01 | 87 |
| Multifamily                                   | 0     | 0.01  | 48 | 0    | 0    | 17 | 0     | 0     | 31 | 0     | 0     | 85 | 0     | -0.01 | 80 |
| Nonfarm nonresidential                        | 0.33  | 0.05  | 93 | 0.17 | 0.11 | 76 | 0.06  | 0.02  | 80 | 0.17  | 0.02  | 93 | 0.09  | 0.03  | 81 |
| Owner-occupied                                | 0.05  | 0.01  | 88 | 0.06 | 0.02 | 84 | 0.01  | 0.01  | 77 | 0.03  | 0.01  | 80 | 0.04  | 0.01  | 82 |
| Other   | 0.28  | 0.04  | 91 | 0.11 | 0.08 | 72 | 0.05  | 0.01  | 86 | 0.14  | 0.01  | 95 | 0.05  | 0.01  | 81 |
| Real estate loans secured by farmland         | 0     | 0     | 54 | 0    | 0.02 | 46 | 0.01  | 0.01  | 80 | -0.04 | 0     | 12 | -0.11 | 0.01  | 2  |
| Commercial and industrial loans               | 0.25  | 0.17  | 72 | 0.68 | 0.47 | 74 | 0.38  | 0.37  | 62 | 0.29  | 0.31  | 57 | 0.24  | 0.39  | 47 |
| Loans to individuals                          | 0.90  | 0.71  | 64 | 0.63 | 1.13 | 42 | 0.93  | 1.17  | 51 | 1.18  | 1.16  | 58 | 1.35  | 1.25  | 62 |
| Credit card loans                             | 2     | 1.84  | 55 | 3.13 | 2.92 | 55 | 3.30  | 3.11  | 54 | 3.26  | 2.92  | 52 | 3.44  | 2.92  | 61 |
| Agricultural loans                            | -0.12 | 0.02  | 9  | 0.14 | 0.19 | 72 | -0.47 | 0.08  | 5  | 1.20  | 0.15  | 94 | 0.35  | 0.18  | 81 |
| Loans to foreign governments and institutions |       | 0     |    |      | 0    |    |       | 0     |    |       | 0     |    |       | 0     |    |
| Other loans and leases                        | -0.11 | 0.10  | 3  | 0.43 | 0.15 | 86 | 1.18  | 0.15  | 94 | 0.12  | 0.14  | 63 | 0.16  | 0.15  | 66 |

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### Past Due and Nonaccrual Assets

| Dollar Amount in Thousands                        | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>30+ Days Past Due and Nonaccrual Assets</b>    |            |            |            |            |            |
| 30-89 days past due loans and leases              | 177,361    | 256,987    | 414,410    | 348,294    | 396,058    |
| 90+ days past due loans and leases                | 78,214     | 93,398     | 116,038    | 136,426    | 107,470    |
| Nonaccrual loans and leases                       | 479,292    | 825,235    | 708,484    | 589,913    | 569,927    |
| Total past due and nonaccrual loans and leases    | 734,867    | 1,175,620  | 1,238,932  | 1,074,633  | 1,073,455  |
| Restructured 30-89 days past due                  | 3,106      | 5,379      | 6,521      | 3,974      | 3,894      |
| Restructured 90+ days past due                    | 394        | 806        | 534        | 377        | 662        |
| Restructured nonaccrual                           | 102,571    | 224,053    | 181,859    | 229,469    | 179,389    |
| Total restructured loans and leases               | 106,071    | 230,238    | 188,914    | 233,820    | 183,945    |
| 30-89 days past due loans held for sale           | 0          | 213        | 60,011     | 0          | 0          |
| 90+ days past due loans held for sale             | 0          | 0          | 3,977      | 0          | 0          |
| Nonaccrual loans held for sale                    | 24,470     | 49,211     | 93,836     | 0          | 0          |
| Total past due and nonaccrual loans held for sale | 24,470     | 49,424     | 157,824    | 0          | 0          |
| Restructured loans and leases in compliance       | 130,988    | 153,298    | 181,278    | 165,447    | 133,323    |
| Other real estate owned                           | 20,076     | 109,394    | 45,167     | 44,171     | 43,575     |
| <b>Other Assets</b>                               |            |            |            |            |            |
| 30-89 days past due                               | 812        | 36         | 251        | 417        | 116        |
| 90+ days past due                                 | 0          | 0          | 0          | 1          | 58         |
| Nonaccrual  | 2,526      | 3,249      | 9,182      | 0          | 0          |
| Total other assets past due and nonaccrual        | 3,338      | 3,285      | 9,433      | 418        | 174        |

|   | BHC   | Peer # 1 | Pct | BHC   | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC   | Peer # 1 | Pct | BHC   | Peer # 1 | Pct |
|---|-------|----------|-----|-------|----------|-----|--------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Percent of Loans and Leases</b>  |       |          |     |       |          |     |        |          |     |       |          |     |       |          |     |
| 30-89 days past due loans and leases                                      | 0.17  | 0.32     | 33  | 0.25  | 0.39     | 37  | 0.43   | 0.43     | 60  | 0.38  | 0.44     | 46  | 0.45  | 0.47     | 56  |
| 90+ days past due loans and leases  | 0.07  | 0.10     | 68  | 0.09  | 0.12     | 68  | 0.12   | 0.15     | 65  | 0.15  | 0.17     | 65  | 0.12  | 0.20     | 60  |
| Nonaccrual loans and leases   | 0.46  | 0.46     | 52  | 0.80  | 0.66     | 67  | 0.73   | 0.51     | 75  | 0.64  | 0.54     | 68  | 0.64  | 0.63     | 56  |
| 90+ days past due and nonaccrual loans and leases                         | 0.53  | 0.62     | 48  | 0.89  | 0.85     | 64  | 0.85   | 0.71     | 67  | 0.79  | 0.75     | 60  | 0.76  | 0.88     | 49  |
| 30-89 days past due restructured  | 0     | 0.01     | 58  | 0.01  | 0.01     | 55  | 0.01   | 0.01     | 54  | 0     | 0.02     | 46  | 0     | 0.02     | 43  |
| 90+ days past due restructured  | 0     | 0        | 67  | 0     | 0.01     | 65  | 0      | 0.01     | 67  | 0     | 0.01     | 59  | 0     | 0.01     | 61  |
| Nonaccrual restructured   | 0.10  | 0.10     | 57  | 0.22  | 0.13     | 77  | 0.19   | 0.14     | 69  | 0.25  | 0.16     | 75  | 0.20  | 0.20     | 52  |
| 30-89 days past due loans held for sale                                   | 0     | 0        | 40  | 0     | 0        | 76  | 0.06   | 0        | 94  | 0     | 0        | 37  | 0     | 0        | 37  |
| 90+ days past due loans held for sale                                     | 0     | 0        | 41  | 0     | 0        | 41  | 0      | 0        | 91  | 0     | 0        | 43  | 0     | 0        | 42  |
| Nonaccrual loans held for sale  | 0.02  | 0        | 90  | 0.05  | 0.01     | 89  | 0.10   | 0        | 96  | 0     | 0        | 38  | 0     | 0        | 37  |
| <b>Percent of Loans and Leases and Other Assets</b>                       |       |          |     |       |          |     |        |          |     |       |          |     |       |          |     |
| <b>30+ Days Past Due and Nonaccrual</b>                                   |       |          |     |       |          |     |        |          |     |       |          |     |       |          |     |
| 30-89 days past due assets  | 0.17  | 0.32     | 34  | 0.25  | 0.40     | 37  | 0.43   | 0.43     | 60  | 0.38  | 0.44     | 46  | 0.45  | 0.47     | 56  |
| 90+ days past due assets  | 0.07  | 0.10     | 68  | 0.09  | 0.12     | 68  | 0.12   | 0.15     | 65  | 0.15  | 0.18     | 65  | 0.12  | 0.20     | 60  |
| Nonaccrual assets   | 0.46  | 0.47     | 52  | 0.80  | 0.67     | 66  | 0.74   | 0.53     | 76  | 0.64  | 0.57     | 66  | 0.64  | 0.64     | 55  |
| 30+ days past due and nonaccrual assets                                   | 0.70  | 0.97     | 40  | 1.14  | 1.29     | 52  | 1.29   | 1.19     | 62  | 1.17  | 1.26     | 57  | 1.21  | 1.39     | 53  |
| <b>Percent of Total Assets</b>  |       |          |     |       |          |     |        |          |     |       |          |     |       |          |     |
| 90+ days past due and nonaccrual assets                                   | 0.30  | 0.36     | 48  | 0.54  | 0.52     | 59  | 0.57   | 0.44     | 68  | 0.52  | 0.48     | 63  | 0.49  | 0.54     | 44  |
| 90+ days past due and nonaccrual assets + other real estate owned         | 0.31  | 0.37     | 48  | 0.60  | 0.55     | 63  | 0.60   | 0.48     | 67  | 0.55  | 0.52     | 57  | 0.52  | 0.59     | 43  |
| <b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b> |       |          |     |       |          |     |        |          |     |       |          |     |       |          |     |
| Total assets  | 0.34  | 0.41     | 49  | 0.64  | 0.60     | 58  | 0.65   | 0.53     | 64  | 0.57  | 0.60     | 50  | 0.54  | 0.72     | 33  |
| Allowance for loan and lease losses                                       | 58.21 | 62.64    | 57  | 65.80 | 66.66    | 56  | 103.52 | 115.41   | 50  | 89.57 | 118.28   | 42  | 84.10 | 129.01   | 30  |
| Equity capital + allowance for loan and lease losses                      | 3.42  | 3.60     | 54  | 5.57  | 4.97     | 64  | 5.25   | 4.28     | 65  | 4.87  | 4.79     | 55  | 4.72  | 5.78     | 38  |
| Tier 1 capital + allowance for loan and lease losses                      | 3.81  | 4.30     | 50  | 6.60  | 6.05     | 62  | 6.23   | 5.65     | 63  | 5.50  | 6.16     | 47  | 5.38  | 7.35     | 33  |
| Loans and leases + other real estate owned                                | 0.60  | 0.71     | 51  | 1.06  | 0.97     | 62  | 0.97   | 0.85     | 61  | 0.87  | 0.96     | 47  | 0.84  | 1.15     | 32  |

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

|  |                     | 12/31/2021 |        |     | 12/31/2020 |        |     | 12/31/2019 |        |     | 12/31/2018 |        |     | 12/31/2017 |        |     |
|--|---------------------|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|  |                     | BHC        | Peer # | Pct |
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| Real estate  |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
|  | 30–89 days past due | 0.17       | 0.26   | 39  | 0.24       | 0.39   | 38  | 0.22       | 0.38   | 32  | 0.38       | 0.42   | 52  | 0.38       | 0.44   | 50  |
|  | 90+ days past due   | 0.04       | 0.12   | 64  | 0.09       | 0.16   | 69  | 0.06       | 0.16   | 55  | 0.13       | 0.22   | 65  | 0.12       | 0.26   | 62  |
|  | Nonaccrual          | 0.59       | 0.52   | 67  | 1.06       | 0.76   | 75  | 0.97       | 0.46   | 88  | 1.17       | 0.57   | 87  | 1.08       | 0.69   | 77  |
| Commercial and industrial  |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
|  | 30–89 days past due | 0.08       | 0.24   | 23  | 0.09       | 0.23   | 28  | 0.39       | 0.31   | 70  | 0.20       | 0.30   | 41  | 0.45       | 0.32   | 71  |
|  | 90+ days past due   | 0.07       | 0.04   | 80  | 0.06       | 0.03   | 75  | 0.04       | 0.05   | 65  | 0.10       | 0.05   | 79  | 0.10       | 0.05   | 81  |
|  | Nonaccrual          | 0.51       | 0.57   | 55  | 0.85       | 0.75   | 62  | 0.89       | 0.83   | 61  | 0.37       | 0.76   | 35  | 0.49       | 0.93   | 35  |
| Individuals  |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
|  | 30–89 days past due | 0.42       | 0.63   | 39  | 0.59       | 0.83   | 37  | 0.85       | 0.83   | 50  | 1.16       | 0.84   | 69  | 1.21       | 0.97   | 65  |
|  | 90+ days past due   | 0.26       | 0.09   | 81  | 0.19       | 0.14   | 72  | 0.36       | 0.17   | 80  | 0.55       | 0.16   | 84  | 0.41       | 0.19   | 77  |
|  | Nonaccrual          | 0.16       | 0.17   | 60  | 0.25       | 0.28   | 62  | 0.33       | 0.17   | 75  | 0.41       | 0.23   | 76  | 0.39       | 0.24   | 75  |
| Depository institution loans   |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
|  | 30–89 days past due | 0          | 0.01   | 45  | 0          | 0      | 46  | 0          | 0      | 47  | 0          | 0      | 47  | 0          | 0      | 46  |
|  | 90+ days past due   | 0          | 0      | 47  | 0          | 0      | 46  | 0          | 0      | 49  | 0          | 0      | 47  | 0          | 0.05   | 44  |
|  | Nonaccrual          | 0          | 0      | 47  | 0          | 0      | 47  | 0          | 0      | 48  | 0          | 0      | 48  | 0          | 0      | 47  |
| Agricultural   |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
|  | 30–89 days past due | 0.37       | 0.07   | 91  | 0          | 0.17   | 28  | 0.30       | 0.24   | 69  | 0.57       | 0.17   | 83  | 0.08       | 0.17   | 62  |
|  | 90+ days past due   | 0          | 0      | 42  | 0          | 0      | 44  | 0.07       | 0      | 92  | 0          | 0      | 43  | 0          | 0      | 41  |
|  | Nonaccrual          | 0.15       | 0.70   | 63  | 0.78       | 0.49   | 78  | 0.19       | 0.67   | 55  | 0.21       | 0.75   | 54  | 0.78       | 0.96   | 68  |
| Foreign governments  |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
|  | 30–89 days past due |            | 0.50   |     |            | 0      |     |            | 0.07   |     |            | 0.01   |     |            | 0      |     |
|  | 90+ days past due   |            | 0      |     |            | 0      |     |            | 0      |     |            | 0      |     |            | 0      |     |
|  | Nonaccrual          |            | 0.15   |     |            | 0.09   |     |            | 0.03   |     |            | 0.06   |     |            | 0.06   |     |
| Other loans and leases   |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
|  | 30–89 days past due | 0.26       | 0.12   | 80  | 0.48       | 0.18   | 81  | 0.70       | 0.20   | 88  | 0.42       | 0.17   | 80  | 0.19       | 0.20   | 69  |
|  | 90+ days past due   | 0.07       | 0.01   | 93  | 0.08       | 0.01   | 93  | 0.28       | 0.01   | 95  | 0.09       | 0.01   | 93  | 0.03       | 0.02   | 78  |
|  | Nonaccrual          | 0.08       | 0.09   | 67  | 0.47       | 0.15   | 82  | 0.09       | 0.13   | 59  | 0.21       | 0.14   | 72  | 0.04       | 0.10   | 56  |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

|                              |                     | 12/31/2021 |        |     | 12/31/2020 |        |     | 12/31/2019 |        |     | 12/31/2018 |        |     | 12/31/2017 |        |     |
|------------------------------|---------------------|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|------------|--------|-----|
|                              |                     | BHC        | Peer # | Pct |
| <b>Memoranda</b>             |                     |            |        |     |            |        |     |            |        |     |            |        |     |            |        |     |
| 1-4 family                   | 30-89 days past due | 0.15       | 0.46   | 19  | 0.36       | 0.65   | 28  | 0.32       | 0.67   | 24  | 0.38       | 0.71   | 24  | 0.44       | 0.74   | 33  |
|                              | 90+ days past due   | 0.04       | 0.24   | 57  | 0.05       | 0.33   | 56  | 0.04       | 0.31   | 48  | 0.09       | 0.46   | 53  | 0.08       | 0.49   | 52  |
|                              | Nonaccrual          | 0.83       | 0.71   | 67  | 1.33       | 0.89   | 76  | 1.27       | 0.73   | 84  | 1.84       | 0.86   | 88  | 1.91       | 0.97   | 85  |
| Revolving                    | 30-89 days past due | 0.47       | 0.28   | 76  | 0.74       | 0.48   | 75  | 0.53       | 0.45   | 58  | 0.50       | 0.50   | 49  | 0.47       | 0.61   | 39  |
|                              | 90+ days past due   | 0.08       | 0.02   | 85  | 0.12       | 0.03   | 86  | 0.07       | 0.05   | 73  | 0.12       | 0.05   | 76  | 0.09       | 0.07   | 67  |
|                              | Nonaccrual          | 2.32       | 1.18   | 82  | 2.04       | 1.13   | 81  | 1.65       | 1      | 78  | 2.07       | 1.17   | 82  | 1.97       | 1.17   | 78  |
| Closed-end                   | 30-89 days past due | 0.08       | 0.49   | 9   | 0.21       | 0.65   | 20  | 0.21       | 0.70   | 14  | 0.28       | 0.75   | 20  | 0.42       | 0.79   | 29  |
|                              | 90+ days past due   | 0.04       | 0.26   | 56  | 0.03       | 0.38   | 50  | 0.02       | 0.35   | 42  | 0.06       | 0.53   | 50  | 0.07       | 0.57   | 48  |
|                              | Nonaccrual          | 0.52       | 0.67   | 46  | 1.05       | 0.87   | 68  | 1.05       | 0.70   | 80  | 1.66       | 0.84   | 84  | 1.86       | 0.96   | 85  |
| Junior lien                  | 30-89 days past due | 0.01       | 0.01   | 57  | 0.02       | 0.02   | 68  | 0.02       | 0.02   | 52  | 0.04       | 0.03   | 70  | 0.04       | 0.03   | 63  |
|                              | 90+ days past due   | 0          | 0      | 79  | 0          | 0      | 78  | 0          | 0      | 72  | 0.01       | 0      | 75  | 0.01       | 0      | 73  |
|                              | Nonaccrual          | 0.03       | 0.03   | 57  | 0.05       | 0.04   | 64  | 0.06       | 0.04   | 66  | 0.10       | 0.06   | 72  | 0.18       | 0.07   | 82  |
| Commercial real estate       | 30-89 days past due | 0.21       | 0.15   | 72  | 0.09       | 0.26   | 38  | 0.10       | 0.18   | 39  | 0.38       | 0.17   | 84  | 0.32       | 0.18   | 75  |
|                              | 90+ days past due   | 0.05       | 0.01   | 90  | 0.14       | 0.02   | 93  | 0.09       | 0.03   | 79  | 0.18       | 0.03   | 92  | 0.16       | 0.04   | 86  |
|                              | Nonaccrual          | 0.26       | 0.38   | 51  | 0.73       | 0.62   | 63  | 0.64       | 0.23   | 89  | 0.52       | 0.28   | 79  | 0.22       | 0.34   | 40  |
| Construction and development | 30-89 days past due | 0.83       | 0.17   | 88  | 0          | 0.28   | 23  | 0.17       | 0.28   | 56  | 0.79       | 0.21   | 91  | 0.66       | 0.23   | 87  |
|                              | 90+ days past due   | 0.06       | 0.01   | 92  | 0.06       | 0.01   | 92  | 0.04       | 0.02   | 83  | 0.20       | 0.02   | 95  | 0.01       | 0.03   | 57  |
|                              | Nonaccrual          | 0          | 0.20   | 15  | 0          | 0.41   | 11  | 0.12       | 0.20   | 59  | 0.11       | 0.19   | 55  | 0.12       | 0.24   | 45  |
| 1-4 family                   | 30-89 days past due | 0          | 0.02   | 30  | 0          | 0.03   | 28  | 0          | 0.06   | 25  | 0          | 0.06   | 25  | 0          | 0.07   | 25  |
|                              | 90+ days past due   | 0          | 0      | 44  | 0          | 0      | 42  | 0          | 0      | 41  | 0          | 0      | 43  | 0          | 0      | 40  |
|                              | Nonaccrual          | 0          | 0.01   | 32  | 0          | 0.03   | 27  | 0.12       | 0.02   | 91  | 0.11       | 0.02   | 90  | 0.10       | 0.03   | 85  |
| Other                        | 30-89 days past due | 0.83       | 0.13   | 88  | 0          | 0.22   | 27  | 0.17       | 0.20   | 69  | 0.79       | 0.13   | 93  | 0.66       | 0.13   | 91  |
|                              | 90+ days past due   | 0.06       | 0      | 95  | 0.06       | 0      | 95  | 0.04       | 0.01   | 88  | 0.20       | 0.02   | 96  | 0.01       | 0.02   | 63  |
|                              | Nonaccrual          | 0          | 0.16   | 18  | 0          | 0.35   | 12  | 0          | 0.17   | 14  | 0          | 0.15   | 15  | 0.02       | 0.18   | 31  |
| Multifamily                  | 30-89 days past due | 0.13       | 0.07   | 76  | 0.15       | 0.09   | 74  | 0.02       | 0.08   | 47  | 0.31       | 0.10   | 84  | 0.04       | 0.07   | 58  |
|                              | 90+ days past due   | 0.01       | 0      | 93  | 0.22       | 0      | 98  | 0.02       | 0      | 90  | 0.05       | 0.01   | 88  | 0.12       | 0.01   | 94  |
|                              | Nonaccrual          | 0.01       | 0.17   | 47  | 0.16       | 0.11   | 75  | 0.18       | 0.05   | 85  | 0.06       | 0.08   | 64  | 0.06       | 0.10   | 52  |
| Nonfarm non-residential      | 30-89 days past due | 0.12       | 0.13   | 66  | 0.09       | 0.23   | 39  | 0.13       | 0.14   | 51  | 0.34       | 0.17   | 85  | 0.36       | 0.17   | 81  |
|                              | 90+ days past due   | 0.07       | 0.01   | 93  | 0.13       | 0.02   | 90  | 0.12       | 0.03   | 85  | 0.23       | 0.03   | 92  | 0.20       | 0.04   | 88  |
|                              | Nonaccrual          | 0.47       | 0.45   | 59  | 1.14       | 0.80   | 70  | 0.93       | 0.28   | 94  | 0.80       | 0.30   | 90  | 0.30       | 0.38   | 43  |
| Owner Occupied               | 30-89 days past due | 0.12       | 0.04   | 85  | 0.08       | 0.07   | 60  | 0.13       | 0.07   | 77  | 0.14       | 0.09   | 68  | 0.23       | 0.07   | 92  |
|                              | 90+ days past due   | 0.06       | 0      | 95  | 0.09       | 0      | 96  | 0.03       | 0.01   | 79  | 0.14       | 0.01   | 93  | 0.13       | 0.02   | 92  |
|                              | Nonaccrual          | 0.20       | 0.17   | 59  | 0.26       | 0.27   | 49  | 0.16       | 0.16   | 57  | 0.16       | 0.17   | 57  | 0.16       | 0.21   | 49  |
| Other                        | 30-89 days past due | 0          | 0.08   | 31  | 0.01       | 0.14   | 32  | 0          | 0.07   | 20  | 0.20       | 0.07   | 85  | 0.13       | 0.09   | 73  |
|                              | 90+ days past due   | 0.01       | 0      | 82  | 0.04       | 0.01   | 87  | 0.09       | 0.01   | 93  | 0.09       | 0.01   | 93  | 0.07       | 0.02   | 86  |
|                              | Nonaccrual          | 0.27       | 0.23   | 70  | 0.88       | 0.44   | 78  | 0.76       | 0.10   | 98  | 0.64       | 0.13   | 96  | 0.14       | 0.14   | 56  |
| Farmland                     | 30-89 days past due | 0          | 0.10   | 31  | 0          | 0.11   | 30  | 0          | 0.23   | 23  | 0.23       | 0.25   | 65  | 0          | 0.27   | 22  |
|                              | 90+ days past due   | 0          | 0      | 45  | 0          | 0      | 45  | 0          | 0.01   | 42  | 0          | 0.01   | 42  | 0          | 0.06   | 38  |
|                              | Nonaccrual          | 0          | 0.69   | 23  | 0          | 1.13   | 19  | 0.93       | 0.84   | 64  | 0          | 1.23   | 19  | 0          | 1.07   | 21  |
| Credit card                  | 30-89 days past due | 0.69       | 0.81   | 33  | 0.81       | 0.95   | 33  | 0.99       | 1.19   | 28  | 0.98       | 1.22   | 29  | 1.04       | 1.08   | 37  |
|                              | 90+ days past due   | 0.60       | 0.45   | 56  | 0.70       | 0.63   | 50  | 1.09       | 0.78   | 63  | 1.05       | 0.73   | 61  | 1.01       | 0.75   | 59  |
|                              | Nonaccrual          | 0.29       | 0.10   | 83  | 0.18       | 0.05   | 86  | 0.20       | 0.11   | 79  | 0.18       | 0.09   | 80  | 0.18       | 0.08   | 83  |

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

## Regulatory Capital Components and Ratios

| Dollar Amount in Thousands  | 12/31/2021  | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017  |
|---|-------------|-------------|-------------|-------------|-------------|
| <b>Common Equity Tier 1 Capital</b>                                   |             |             |             |             |             |
| Common stock plus related surplus                                     | 1,599,928   | 2,636,653   | 2,686,699   | 3,436,232   | 4,458,657   |
| Retained earnings   | 14,790,194  | 13,125,354  | 12,468,977  | 11,556,090  | 10,334,236  |
| Accumulated other comprehensive income (AOCI)                         | -586,010    | 737,989     | 26,262      | -818,328    | -778,950    |
| Common equity tier 1 minority interest                                | 0           | 0           | 0           | 0           | 0           |
| Common equity tier 1 capital before adjustments/deductions            | 15,804,112  | 16,499,996  | 15,181,938  | 14,173,994  | 14,013,943  |
| <b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>           |             |             |             |             |             |
| Less: Goodwill, intangible assets, and deferred tax assets            | 2,696,938   | 2,710,643   | 2,799,469   | 2,713,809   | 2,762,412   |
| Accumulated other comprehensive income-related adjustments            | -586,010    | 737,989     | 26,262      | -831,178    | -823,605    |
| Other deductions from common equity tier 1 capital                    | 0           | 0           | 0           | 0           | 0           |
| Subtotal:   | 13,693,184  | 13,051,364  | 12,356,207  | 12,291,363  | 12,075,136  |
| Adjustments and deductions for common equity tier 1 capital           | 0           | 0           | 0           | 0           | 0           |
| Common equity tier 1 capital  | 13,693,184  | 13,051,364  | 12,356,207  | 12,291,363  | 12,075,136  |
| <b>Additional Tier 1 Capital</b>                                      |             |             |             |             |             |
| Additional tier 1 capital instruments and related surplus             | 1,855,994   | 1,855,994   | 1,855,994   | 1,420,800   | 1,008,627   |
| Non-qualifying capital instruments                                    | 0           | 0           | 0           | 0           | 0           |
| Tier 1 minority interest not included in common equity tier 1 capital | 0           | 0           | 0           | 0           | 0           |
| Additional tier 1 capital before deductions                           | 1,855,994   | 1,855,994   | 1,855,994   | 1,420,800   | 1,008,627   |
| Less: Additional tier 1 capital deductions                            | 0           | 0           | 0           | 0           | 460         |
| Additional tier 1 capital   | 1,855,994   | 1,855,994   | 1,855,994   | 1,420,800   | 1,008,167   |
| <b>Tier 1 Capital</b>   | 15,549,178  | 14,907,358  | 14,212,201  | 13,712,163  | 13,083,303  |
| <b>Tier 2 Capital</b>   |             |             |             |             |             |
| Tier 2 capital instruments and related surplus                        | 1,539,564   | 1,657,202   | 1,545,643   | 1,279,086   | 1,309,739   |
| Non-qualifying capital instruments                                    | 0           | 0           | 0           | 0           | 0           |
| Total capital minority interest not included in tier 1 capital        | 0           | 0           | 0           | 0           | 0           |
| Allowance for loan and lease losses in tier 2 capital                 | 941,212     | 1,411,544   | 978,432     | 961,895     | 951,863     |
| Exited advanced approach eligible credit reserves                     |             |             |             |             | 0           |
| Unrealized gains on AFS preferred stock classified as equity          |             |             |             |             | 0           |
| Tier 2 capital before deductions                                      | 2,480,776   | 3,068,746   | 2,524,075   | 2,240,981   | 2,261,602   |
| Exited advanced approach tier 2 capital before deductions             |             |             |             |             |             |
| Less: Tier 2 capital deductions                                       | 0           | 0           | 0           | 0           | 0           |
| Tier 2 capital  | 2,480,776   | 3,068,746   | 2,524,075   | 2,240,981   | 2,261,602   |
| Exited advanced approach tier 2 capital                               |             |             |             |             |             |
| Total capital   | 18,029,954  | 17,976,104  | 16,736,276  | 15,953,144  | 15,344,905  |
| Exited advanced approach total capital                                |             |             |             |             |             |
| <b>Total Assets for Capital Ratios</b>                                |             |             |             |             |             |
| Average total consolidated assets, adjusted                           | 185,969,696 | 169,174,784 | 146,395,946 | 141,075,252 | 136,911,491 |
| Less: Deductions from common equity tier 1 capital                    | 2,696,938   | 2,710,643   | 2,799,469   | 2,713,809   | 2,762,872   |
| Less: Other deductions  | -331,456    | -306,773    | -313,597    | -327,955    | -335,188    |
| Total assets for leverage ratio                                       | 183,604,214 | 166,770,914 | 143,910,074 | 138,689,398 | 134,483,807 |
| Total risk-weighted assets  | 144,394,140 | 134,197,352 | 130,865,153 | 123,788,201 | 118,811,843 |
| Exited advanced approach total RWA                                    |             |             |             |             |             |

|   | BHC   | Peer # 1 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Capital Ratios</b>                                 |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Common equity tier 1 capital, column A                | 9.48  | 12.37    | 7   | 9.73  | 12.35    | 9   | 9.44  | 12.11    | 9   | 9.93  | 12.09    | 14  | 10.16 | 12.16    | 18  |
| Common equity tier 1 capital, column B                | 0     | 0.29     | 46  | 0     | 0.30     | 46  | 0     | 0.29     | 46  | 0     | 0.52     | 45  | 0     | 0.44     | 45  |
| Tier 1 capital, column A                              | 10.77 | 13.11    | 12  | 11.11 | 13.08    | 20  | 10.86 | 12.78    | 20  | 11.08 | 12.85    | 23  | 11.01 | 12.95    | 19  |
| Tier 1 capital, column B                              | 0     | 0.34     | 46  | 0     | 0.34     | 46  | 0     | 0.34     | 46  | 0     | 0.60     | 45  | 0     | 0.51     | 45  |
| Total capital, column A                               | 12.49 | 14.91    | 10  | 13.40 | 15.23    | 20  | 12.79 | 14.36    | 25  | 12.89 | 14.45    | 26  | 12.92 | 14.63    | 23  |
| Total capital, column B                               | 0     | 0.37     | 46  | 0     | 0.39     | 46  | 0     | 0.38     | 46  | 0     | 0.67     | 45  | 0     | 0.57     | 45  |
| Tier 1 leverage                                       | 8.47  | 8.98     | 36  | 8.94  | 9.13     | 45  | 9.88  | 9.76     | 60  | 9.89  | 9.71     | 59  | 9.73  | 9.53     | 57  |
| Supplementary leverage ratio, advanced approaches HCs |       | 6.71     |     |       | 8.72     |     |       | 7.41     |     |       | 7.31     |     |       | 6.58     |     |

BHC Name

City/State

### Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands                          | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |              |
|---|------------|------------|------------|------------|------------|----------------|--------------|
|   |            |            |            |            |            | 1-Year         | 5-Year       |
| <b>Insurance Activities</b>                         |            |            |            |            |            |                |              |
| Total insurance underwriting assets                 | 936        | 979        | 973        | 986        | 1,013      | -4.39          | -10.86       |
| Total property and casualty assets                  | 0          | 0          | 0          | 0          | 0          |                |              |
| Reinsurance recoverables (P/C)                      |            |            |            |            |            |                |              |
| Total life and health assets                        | 936        | 979        | 973        | 986        | 1,013      | -4.39          | -10.86       |
| Reinsurance recoverables (L/H)                      |            |            |            |            |            |                |              |
| Separate account assets (L/H)                       | 0          | 0          | 0          | 0          | 0          |                |              |
| <b>Total insurance underwriting equity</b>          | <b>935</b> | <b>946</b> | <b>943</b> | <b>941</b> | <b>982</b> | <b>-1.16</b>   | <b>-6.50</b> |
| Total property and casualty equity                  | 0          | 0          | 0          | 0          | 0          |                |              |
| Total life and health equity                        | 935        | 946        | 943        | 941        | 982        | -1.16          | -6.50        |
| Total insurance underwriting net income             | -12        | 3          | 3          | -41        | -18        |                |              |
| Total property and casualty                         | 0          | 0          | 0          | 0          | 0          |                |              |
| Total life and health                               | -12        | 3          | 3          | -41        | -18        |                |              |
| Claims and claims adjusted expense reserves (P/C)   | 0          | 0          | 0          | 0          | 0          |                |              |
| Unearned premiums (P/C)                             | 0          | 0          | 0          | 0          | 0          |                |              |
| Policyholder benefit and contractholder funds (L/H) | 1          | 33         | 30         | 46         | 32         | -96.97         | -98.00       |
| Separate account liabilities (L/H)                  | 0          | 0          | 0          | 0          | 0          |                |              |
| Insurance activities revenue                        | 9,458      | 10,069     | 9,082      | 30,949     | 68,364     | -6.07          | -66.80       |
| Other insurance activities income                   | 9,458      | 10,069     | 9,082      | 30,949     | 68,364     | -6.07          | -66.80       |
| Insurance and reinsurance underwriting income       | 0          | 0          | 0          | 0          | 0          |                |              |
| Premiums  | 0          | 0          | 0          | 0          | 0          |                |              |
| Credit related insurance underwriting               | 0          | 0          | 0          | 0          | 0          |                |              |
| Other insurance underwriting                        | 0          | 0          | 0          | 0          | 0          |                |              |
| Insurance benefits, losses, expenses                | 19         | 0          | 13         | 49         | 24         |                | -99.95       |
| Net assets of insurance underwriting subsidiaries   | 0          | 0          | 0          | 0          | 0          |                |              |
| Life insurance assets                               | 4,327,334  | 4,285,630  | 4,232,660  | 4,170,996  | 4,131,768  | 0.97           | 6.37         |

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Analysis Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance underwriting assets / Consolidated assets                          | 0          | 0        | 81  | 0          | 0        | 79  | 0          | 0.01     | 75  | 0          | 0.01     | 73  | 0          | 0.01     | 70  |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets    | 0          | 53.11    | 18  | 0          | 53.67    | 17  | 0          | 51.47    | 18  | 0          | 56.12    | 15  | 0          | 52.23    | 16  |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets    | 100        | 46.89    | 82  | 100        | 46.33    | 82  | 100        | 48.53    | 81  | 100        | 43.88    | 84  | 100        | 47.77    | 83  |
| Separate account assets (L/H) / Total life assets                            | 0          | 13.40    | 42  | 0          | 11.24    | 43  | 0          | 7.26     | 42  | 0          | 8.53     | 44  | 0          | 2.52     | 45  |
| Insurance activities revenue / Adjusted operating income                     | 0.13       | 0.36     | 58  | 0.15       | 0.41     | 62  | 0.14       | 0.47     | 57  | 0.48       | 0.47     | 74  | 1.09       | 0.55     | 77  |
| Premium income / Insurance activities revenue                                | 0          | 2.76     | 42  | 0          | 2.84     | 40  | 0          | 7.32     | 37  | 0          | 4.86     | 37  | 0          | 4.64     | 36  |
| Credit related premium income / Total premium income                         |            | 32.99    |     |            | 38.23    |     |            | 34.91    |     |            | 44.54    |     |            | 43.04    |     |
| Other premium income / Total premium income                                  |            | 67.01    |     |            | 61.77    |     |            | 65.09    |     |            | 55.46    |     |            | 56.96    |     |
| Insurance underwriting net income / Consolidated net income                  | 0          | 0.02     | 3   | 0          | 0.03     | 83  | 0          | 0.08     | 76  | 0          | 0.08     | 6   | 0          | 0.04     | 6   |
| Insurance net income (P/C) / Equity (P/C)                                    |            | 23.22    |     |            | 15.59    |     |            | 19.86    |     |            | 15.64    |     |            | 5.74     |     |
| Insurance net income (L/H) / Equity (L/H)                                    | -1.28      | 4.49     | 16  | 0.32       | 3.62     | 15  | 0.32       | 5.13     | 16  | -4.36      | 1.99     | 22  | -1.83      | -2.99    | 20  |
| Insurance benefits, losses, expenses / Insurance premiums                    |            | 927.51   |     |            | 447.82   |     |            | 233.61   |     |            | 160.49   |     |            | 127.33   |     |
| Reinsurance recovery (P/C) / Total assets (P/C)                              |            | 0.07     |     |            | 0.07     |     |            | 0.15     |     |            | 0.17     |     |            | 0.48     |     |
| Reinsurance recovery (L/H) / Total assets (L/H)                              | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0.15     | 45  | 0          | 2.31     | 47  | 0          | 0        | 47  |
| Net assets of insurance underwriting subsidiaries / Consolidated assets      | 0          | 0        | 44  | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0        | 42  | 0          | 0        | 41  |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 26.01      | 12       | 98  | 25.86      | 11.03    | 98  | 27.99      | 11.51    | 98  | 28.55      | 10.22    | 99  | 29.56      | 9.84     | 98  |
| <b>Broker-Dealer Activities</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets of broker-dealer subsidiaries (\$000)                             |            | 836,503  |     |            | 748,681  |     |            | 664,685  |     |            | 558,838  |     |            | 549,413  |     |
| Net assets of broker-dealer subsidiaries / Consolidated assets               | 0.45       | 0.46     | 87  | 0.44       | 0.75     | 85  | 0.46       | 1.39     | 80  | 0.40       | 1.79     | 80  | 0.40       | 1.54     | 80  |

BHC Name

City/State

### Foreign Activities

| Dollar Amount in Thousands                                   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| <b>Foreign Activities</b>                                    |            |            |            |            |            |
| Total foreign loans and leases                               | 1,669,157  | 1,499,365  | 1,374,149  | 1,434,249  | 1,361,880  |
| Real estate loans  | 132,170    | 37,661     | 146,438    | 123,897    | 109,190    |
| Commercial and industrial loans                              | 1,451,116  | 1,385,400  | 1,091,774  | 1,032,813  | 1,080,217  |
| Loans to depository institutions and other banks acceptances | 22,579     | 14,874     | 75,689     | 141,453    | 41,960     |
| Loans to foreign governments and institutions                | 0          | 0          | 0          | 0          | 0          |
| Loans to individuals   | 0          | 0          | 0          | 0          | 0          |
| Agricultural loans   | 0          | 0          | 0          | 0          | 0          |
| Other foreign loans  | 0          | 0          | 0          | 3,073      | 4,183      |
| Lease financing receivables                                  | 63,292     | 61,430     | 60,248     | 133,013    | 126,330    |
| Debt securities  | 15,000     | 15,000     | 15,000     | 11,500     | 15,000     |
| Interest-bearing bank balances                               | 616        | 1,589      | 16,144     | 32,923     | 169,994    |
| Total selected foreign assets                                | 1,684,773  | 1,515,954  | 1,405,293  | 1,478,672  | 1,546,874  |
| Total foreign deposits                                       | 0          | 0          | 107        | 483        | 566        |
| Interest-bearing deposits                                    | 0          | 0          | 0          | 0          | 0          |
| Non-interest-bearing deposits                                | 0          | 0          | 107        | 483        | 566        |

|   | BHC   | Peer # 1 | Pct | BHC  | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 1 | Pct |
|---|-------|----------|-----|------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| <b>Analysis Ratios</b>                                  |       |          |     |      |          |     |        |          |     |        |          |     |        |          |     |
| Yield: Foreign loans                                    | 0     | 0.66     | 33  | 0    | 0.87     | 62  | 0.07   | 1.25     | 63  | 0.08   | 1.17     | 61  | 0.11   | 1.08     | 57  |
| Cost: Interest-bearing deposits                         |       | 0.14     |     |      | 0.42     |     |        | 1.19     |     |        | 0.97     |     |        | 0.51     |     |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |       |          |     |      |          |     |        |          |     |        |          |     |        |          |     |
| Real estate loans                                       |       | 0.20     |     |      | 5.18     |     |        | 27.03    |     |        | 27.29    |     |        | 67.99    |     |
| Commercial and industrial loans                         |       | 0.79     |     |      | 0.64     |     | 0.25   | 0.29     | 70  | 1.93   | 1.53     | 76  | 0      | 2.12     | 3   |
| Foreign governments and institutions                    |       | 0        |     |      | 0        |     |        | 0        |     |        | 0        |     |        | 0        |     |
| <b>Growth Rates</b>                                     |       |          |     |      |          |     |        |          |     |        |          |     |        |          |     |
| Net loans and leases                                    | 11.32 | 6.83     | 65  | 9.11 | -2.40    | 75  | -4.19  | 22.48    | 43  | 5.31   | 7.24     | 47  | -11.39 | 21.19    | 35  |
| Total selected assets                                   | 11.14 | 9.48     | 70  | 7.87 | 2.04     | 62  | -4.96  | 12.40    | 42  | -4.41  | 3.24     | 34  | -9.86  | 21.86    | 34  |
| Deposits  |       | 0.73     |     | -100 | 3.46     | 3   | -77.85 | 10.36    | 3   | -14.66 | 5        | 25  | 8.02   | -0.77    | 54  |

BHC Name

City/State

**Servicing, Securitization and Asset Sale Activities—Part 1**

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Activity</b>   |            |            |            |            |            |                |        |
| Securitization activities   | 1,122,000  | 1,369,320  | 1,113,944  | 891,478    | 934,555    | -18.06         | -1.23  |
| 1-4 family residential loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans   | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases  | 1,122,000  | 1,369,320  | 1,113,944  | 891,478    | 934,555    | -18.06         | -1.23  |
| Retained credit exposure  | 0          | 0          | 0          | 0          | 0          |                |        |
| 1-4 family residential loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans   | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases  | 0          | 0          | 0          | 0          | 0          |                |        |
| Unused commitments to provide liquidity (servicer advance)                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Seller's interest carried as securities and loans                                     | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans   | 0          | 0          | 0          | 0          | 0          |                |        |
| Asset-backed commercial paper conduits  | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit exposure from credit enhancements provided to conduit structures               | 0          | 0          | 0          | 0          | 0          |                |        |
| Liquidity commitments provided to conduit structures                                  | 0          | 0          | 0          | 0          | 0          |                |        |
| <b>Activity as a Percent of Total Assets</b>  |            |            |            |            |            |                |        |
| Securitization activities   | 0.60       | 0.80       | 0.77       | 0.64       | 0.68       |                |        |
| 1-4 family residential loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and Industrial loans   | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases  | 0.60       | 0.80       | 0.77       | 0.64       | 0.68       |                |        |
| Asset-backed commercial paper conduits  | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit exposure from credit enhancements provided to conduit structures               | 0          | 0          | 0          | 0          | 0          |                |        |
| Liquidity commitments provided to conduit structures                                  | 0          | 0          | 0          | 0          | 0          |                |        |
| <b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b> |            |            |            |            |            |                |        |
| 1-4 family residential loans  | 19.09      | 13.03      | 11.28      | 10.15      | 10.63      |                |        |
| Home equity lines   | 3.96       | 5.01       | 6.52       | 7.88       | 8.94       |                |        |
| Credit card receivables   | 0.91       | 0.94       | 1.15       | 1.23       | 1.23       |                |        |
| Auto loans and other consumer loans   | 5.64       | 9.41       | 8.70       | 6.32       | 6.29       |                |        |
| Commercial and industrial loans   | 38.53      | 40.50      | 38.67      | 38.58      | 35.82      |                |        |
| All other loans and leases  | 31.86      | 31.10      | 33.68      | 35.84      | 37.08      |                |        |

BHC Name

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**Servicing, Securitization and Asset Sale Activities—Part 2**

|  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| <b>Percent of Total Securitization Activities by Type</b>          |            |            |            |            |            |
| Retained credit exposure.....                                      | 0          | 0          | 0          | 0          |            |
| 1-4 family residential loans.....                                  |            |            |            |            |            |
| Home equity lines.....   |            |            |            |            |            |
| Credit card receivables.....                                       |            |            |            |            |            |
| Auto loans.....  |            |            |            |            |            |
| Commercial and industrial loans.....                               |            |            |            |            |            |
| All other loans and leases.....                                    | 0          | 0          | 0          | 0          |            |
| Unused commitments to provide liquidity (servicer advance).....    | 0          | 0          | 0          | 0          | 0          |
| Seller's interest carried as securities and loans.....             | 0          | 0          | 0          | 0          | 0          |
| Home equity lines.....   |            |            |            |            |            |
| Credit card receivables.....                                       |            |            |            |            |            |
| Commercial and industrial loans.....                               |            |            |            |            |            |
| <b>Percent of Tier 1 Capital</b>                                   |            |            |            |            |            |
| Total retained credit exposure.....                                | 0          | 0          | 0          | 0          | 0          |
| Total retained credit exposure and asset sale credit exposure..... | 41.26      | 38.98      | 34.21      | 29.77      | 24.93      |

| Dollar Amount in Thousands                        | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| <b>30-89 Days Past Due Securitized Assets</b>     |            |            |            |            |            |                |        |
| 1-4 family residential loans.....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines.....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables.....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans.....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans.....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases.....                   | 10,179     | 13,013     | 17,616     | 21,229     | 24,609     | -21.78         | -65.46 |
| Total 30-89 days past due securitized assets..... | 10,179     | 13,013     | 17,616     | 21,229     | 24,609     | -21.78         | -65.46 |
| <b>90+ Days Past Due Securitized Assets</b>       |            |            |            |            |            |                |        |
| 1-4 family residential loans.....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines.....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables.....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans.....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans.....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases.....                   | 6,378      | 7,556      | 13,783     | 15,667     | 16,286     | -68.53         |        |
| Total 90+ days past due securitized assets.....   | 6,378      | 7,556      | 13,783     | 15,667     | 16,286     | -15.59         | -68.53 |
| Total past due securitized assets.....            | 16,557     | 20,569     | 31,399     | 36,896     | 40,895     | -19.51         | -66.71 |
| <b>Net Losses on Securitized Assets</b>           |            |            |            |            |            |                |        |
| 1-4 family residential loans.....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines.....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables.....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans.....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans.....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases.....                   | 1,665      | 1,857      | 5,315      | 6,246      | 6,006      | -10.34         | -83.81 |
| Total net losses on securitized assets.....       | 1,665      | 1,857      | 5,315      | 6,246      | 6,006      | -10.34         | -83.81 |

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 3

|   | 12/31/2021  | 12/31/2020  | 12/31/2019  | 12/31/2018  | 12/31/2017  |
|---|-------------|-------------|-------------|-------------|-------------|
| <b>30–89 Days Past Due Securitized Assets Percent of Type</b>       |             |             |             |             |             |
| 1–4 family residential loans  |             |             |             |             |             |
| Home equity lines   |             |             |             |             |             |
| Credit card receivables   |             |             |             |             |             |
| Auto loans  |             |             |             |             |             |
| Commercial and industrial loans                                     |             |             |             |             |             |
| All other loans and leases  | 0.91        | 0.95        | 1.58        | 2.38        | 2.63        |
| Total 30–89 days past due securitized assets                        | 0.91        | 0.95        | 1.58        | 2.38        | 2.63        |
| <b>90+ Days Past Due Securitized Assets Percent of Type</b>         |             |             |             |             |             |
| 1–4 family residential loans  |             |             |             |             |             |
| Home equity lines   |             |             |             |             |             |
| Credit card receivables   |             |             |             |             |             |
| Auto loans and other consumer loans                                 |             |             |             |             |             |
| Commercial and industrial loans                                     |             |             |             |             |             |
| All other loans and leases  | 0.57        | 0.55        | 1.24        | 1.76        | 1.74        |
| Total 90+ days past due securitized assets                          | 0.57        | 0.55        | 1.24        | 1.76        | 1.74        |
| Total past due securitized assets percent of securitized assets     | 1.48        | 1.50        | 2.82        | 4.14        | 4.38        |
| <b>Net Loss on Securitized Assets Percent of Type</b>               |             |             |             |             |             |
| 1–4 family residential loans  |             |             |             |             |             |
| Home equity lines   |             |             |             |             |             |
| Credit card receivables   |             |             |             |             |             |
| Auto loans  |             |             |             |             |             |
| Commercial and industrial loans                                     |             |             |             |             |             |
| All other loans and leases  | 0.15        | 0.14        | 0.48        | 0.70        | 0.64        |
| Total net losses on securitized assets                              | 0.15        | 0.14        | 0.48        | 0.70        | 0.64        |
| <b>30–89 Days Past Due Managed Assets Percent of Type</b>           |             |             |             |             |             |
| 1–4 family residential loans  | 0.08        | 0.21        | 0.21        | 0.28        | 0.42        |
| Home equity lines   | 0.47        | 0.74        | 0.53        | 0.50        | 0.47        |
| Credit card receivables   | 0.69        | 0.81        | 0.99        | 0.98        | 1.04        |
| Commercial and industrial loans                                     | 0.08        | 0.09        | 0.39        | 0.20        | 0.45        |
| All other loans and leases  | 0.27        | 0.37        | 0.52        | 0.57        | 0.47        |
| Total managed loans past due 30–89 days                             | 0.18        | 0.26        | 0.44        | 0.40        | 0.47        |
| <b>90+ Days Past Due Managed Assets Percent of Type</b>             |             |             |             |             |             |
| 1–4 family residential loans  | 0.04        | 0.03        | 0.02        | 0.06        | 0.07        |
| Home equity lines   | 0.08        | 0.12        | 0.07        | 0.12        | 0.09        |
| Credit card receivables   | 0.60        | 0.70        | 1.09        | 1.05        | 1.01        |
| Commercial and industrial loans                                     | 0.07        | 0.06        | 0.04        | 0.10        | 0.10        |
| All other loans and leases  | 0.10        | 0.13        | 0.23        | 0.23        | 0.17        |
| Total managed loans past due 90+ days                               | 0.08        | 0.10        | 0.13        | 0.16        | 0.14        |
| <b>Total Past Due Managed Assets</b>                                | <b>0.26</b> | <b>0.35</b> | <b>0.57</b> | <b>0.56</b> | <b>0.61</b> |
| <b>Net Losses on Managed Assets Percent of Type</b>                 |             |             |             |             |             |
| 1–4 family residential loans  | 0           | 0.01        | 0.01        | -0.01       | 0           |
| Home equity lines   | 0.12        | 0.09        | 0.18        | 0.15        | 0.18        |
| Credit card receivables   | 2           | 3.13        | 3.30        | 3.26        | 3.44        |
| Commercial and industrial loans                                     | 0.25        | 0.68        | 0.38        | 0.29        | 0.24        |
| All other loans and leases  | 0.16        | 0.29        | 0.59        | 0.26        | 0.26        |
| <b>Net Losses on Managed Assets Percent of Total Managed Assets</b> | <b>0.18</b> | <b>0.43</b> | <b>0.45</b> | <b>0.27</b> | <b>0.26</b> |

BHC Name

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## Parent Company Income Statement

| Dollar Amount in Thousands                               | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|------------|------------|------------|------------|------------|----------------|--------|
|  |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Operating Income</b>                                  |            |            |            |            |            |                |        |
| Income from bank subsidiaries .....                      | 1,925,747  | 1,253,147  | 1,211,052  | 1,679,368  | 753,565    | 53.67          | 206.10 |
| Dividends .....  | 1,925,000  | 1,250,000  | 1,204,000  | 1,675,000  | 750,000    | 54.00          | 208.00 |
| Interest .....   | 747        | 3,147      | 7,052      | 4,368      | 3,565      | -76.26         | -81.92 |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          |                |        |
| Income from nonbank subsidiaries .....                   | 50,581     | 644        | 71,133     | 6,759      | 6,481      | 7754.19        | -9.29  |
| Dividends .....  | 50,000     | 0          | 70,000     | 0          | 0          | 0.00           | 0.00   |
| Interest .....   | 581        | 644        | 1,133      | 6,759      | 6,481      | -9.78          | -89.92 |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          |                |        |
| Income from subsidiary holding companies .....           |            |            |            |            |            |                |        |
| Dividends .....  |            |            |            |            |            |                |        |
| Interest .....   |            |            |            |            |            |                |        |
| Management and service fees .....                        |            |            |            |            |            |                |        |
| Other income .....                                       |            |            |            |            |            |                |        |
| Total income from subsidiaries .....                     | 1,976,328  | 1,253,791  | 1,282,185  | 1,686,127  | 760,046    | 57.63          | 188.56 |
| Securities gains (losses) .....                          | 0          | 0          | 0          | 0          | -572       |                |        |
| Other operating income .....                             | 6,895      | 7,519      | 7,241      | 11,096     | 9,603      | -8.30          | -37.33 |
| Total operating income .....                             | 1,983,223  | 1,261,310  | 1,289,426  | 1,697,223  | 769,077    | 57.24          | 184.99 |
| <b>Operating Expenses</b>                                |            |            |            |            |            |                |        |
| Personnel expenses .....                                 | 26,493     | 15,418     | 30,866     | 18,449     | 12,347     | 71.83          | -46.13 |
| Interest expense .....                                   | 64,828     | 112,757    | 150,773    | 136,469    | 95,138     | -42.51         | -6.14  |
| Other expenses .....                                     | 87,867     | 66,213     | 78,086     | 71,037     | 50,380     | 32.70          | 33.24  |
| Provision for loan and lease losses .....                | 0          | 0          | 0          | 0          | 0          |                |        |
| Total operating expenses .....                           | 179,188    | 194,388    | 259,725    | 225,955    | 157,865    | -7.82          | -2.72  |
| Income (loss) before taxes .....                         | 1,833,102  | 1,068,106  | 1,033,567  | 1,471,181  | 611,212    | 71.62          | 258.24 |
| Applicable income taxes (credit) .....                   | -37,763    | -38,128    | -57,218    | -54,659    | -28,352    |                |        |
| Extraordinary items .....                                |            |            |            |            | 0          |                |        |
| Income before undistributed income of subsidiaries ..... | 1,870,865  | 1,106,234  | 1,090,785  | 1,525,840  | 639,564    | 69.12          | 230.59 |
| Equity in undistributed income of subsidiaries .....     | 754,338    | 237,744    | 626,112    | 339,543    | 656,343    | 217.29         | 235.27 |
| Bank subsidiaries .....                                  | 671,619    | 172,005    | 694,433    | 371,558    | 670,090    | 290.46         | 163.14 |
| Nonbank subsidiaries .....                               | 82,719     | 65,739     | -68,321    | -32,015    | -13,747    | 25.83          |        |
| Subsidiary holding companies .....                       | 0          | 0          | 0          | 0          | 0          |                |        |
| Net income (loss) .....                                  | 2,625,203  | 1,343,978  | 1,716,897  | 1,865,383  | 1,295,907  | 95.33          | 231.92 |
| <b>Memoranda</b>   |            |            |            |            |            |                |        |
| Bank net income .....                                    | 2,596,619  | 1,422,005  | 1,898,433  | 2,046,558  | 1,420,090  | 82.60          | 194.99 |
| Nonbank net income .....                                 | 132,719    | 65,739     | 1,679      | -32,015    | -13,747    | 101.89         | 571.62 |
| Subsidiary holding companys' net income .....            | 0          | 0          | 0          | 0          | 0          |                |        |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

| Dollar Amount in Thousands                                       | 12/31/2021 | % of Total Assets | 12/31/2020 | % of Total Assets | 12/31/2019 | % of Total Assets | 12/31/2018 | 12/31/2017 | Percent Change |         |  |
|--|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|---------|--|
|  |            |                   |            |                   |            |                   |            |            | 1-Year         | 5-Year  |  |
| <b>Assets</b>  |            |                   |            |                   |            |                   |            |            |                |         |  |
| Investment in bank subsidiaries .....                            | 17,083,246 | 80.26             | 17,715,155 | 76.14             | 17,021,769 | 75.74             | 15,605,161 | 15,440,697 | -3.57          | 15.01   |  |
| Common and preferred stock .....                                 | 17,019,361 | 79.96             | 17,645,350 | 75.84             | 16,969,468 | 75.51             | 15,554,378 | 15,169,113 | -3.55          | 16.86   |  |
| Excess cost over fair value .....                                | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Loans, advances, notes, and bonds .....                          | 50,000     | 0.23              | 50,000     | 0.21              | 50,000     | 0.22              | 50,000     | 250,000    | 0.00           | -80.00  |  |
| Other receivables .....  | 13,885     | 0.07              | 19,805     | 0.09              | 2,301      | 0.01              | 783        | 21,584     | -29.89         | -64.93  |  |
| Investment in nonbank subsidiaries .....                         | 1,203,185  | 5.65              | 1,082,581  | 4.65              | 1,005,451  | 4.47              | 1,031,030  | 1,085,663  | 11.14          | 38.54   |  |
| Common and preferred stock .....                                 | 1,014,125  | 4.76              | 899,647    | 3.87              | 822,501    | 3.66              | 832,809    | 885,138    | 12.72          | 51.80   |  |
| Excess cost over fair value .....                                | 166,778    | 0.78              | 166,778    | 0.72              | 166,778    | 0.74              | 166,778    | 166,778    | 0.00           | 0.00    |  |
| Loans, advances, notes, and bonds .....                          | 16,000     | 0.08              | 16,000     | 0.07              | 16,000     | 0.07              | 31,000     | 31,000     | 0.00           | -48.39  |  |
| Other receivables .....  | 6,282      | 0.03              | 156        | 0                 | 172        | 0                 | 443        | 2,747      | 3926.92        | 138.59  |  |
| Investment in subsidiary holding companies .....                 | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Common and preferred stock .....                                 | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Excess cost over fair value .....                                | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Loans, advances, notes, and bonds .....                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Other receivables .....  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| <b>Assets Excluding Investment in Subsidiaries</b>               |            |                   |            |                   |            |                   |            |            |                |         |  |
| Net loans and leases .....                                       | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Securities .....   | 23,812     | 0.11              | 11,524     | 0.05              | 10,376     | 0.05              | 10,375     | 10,375     | 106.63         | 138.12  |  |
| Securities purchased (reverse repos) .....                       | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Cash and due from affiliated depository institution .....        | 2,292,894  | 10.77             | 3,798,690  | 16.33             | 3,813,105  | 16.97             | 3,240,817  | 2,256,509  | -39.64         | -30.23  |  |
| Cash and due from unrelated depository institution .....         | 24,198     | 0.11              | 20,509     | 0.09              | 20,289     | 0.09              | 18,763     | 22,221     | 17.99          | -65.19  |  |
| Premises, furnishings, fixtures and equipment .....              | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 2          |                | -100.00 |  |
| Intangible assets .....  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Other assets .....   | 657,176    | 3.09              | 639,144    | 2.75              | 603,119    | 2.68              | 566,903    | 594,591    | 2.82           | -5.02   |  |
| Balance due from subsidiaries and related institutions .....     | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Total assets .....   | 21,284,511 | 100.00            | 23,267,603 | 100.00            | 22,474,109 | 100.00            | 20,473,049 | 19,410,058 | -8.52          | 7.61    |  |
| <b>Liabilities and Capital</b>                                   |            |                   |            |                   |            |                   |            |            |                |         |  |
| Deposits .....   | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Securities sold (repos) .....                                    | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Commercial paper .....   | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Other borrowings 1 year or less .....                            | 0          | 0                 | 1,003,299  | 4.31              | 998,164    | 4.44              | 0          | 746,469    | -100.00        |         |  |
| Borrowings with maturity over 1 year .....                       | 2,819,916  | 13.25             | 2,959,073  | 12.72             | 3,112,257  | 13.85             | 3,592,346  | 2,343,080  | -4.70          | -10.04  |  |
| Subordinated notes and debentures .....                          | 0          | 0                 | 311,260    | 1.34              | 324,212    | 1.44              | 336,064    | 347,571    | -100.00        | -100.00 |  |
| Other liabilities .....  | 555,148    | 2.61              | 512,841    | 2.20              | 516,643    | 2.30              | 478,162    | 469,311    | 8.25           | 9.55    |  |
| Balance due to subsidiaries and related institutions .....       | 486,066    | 2.28              | 499,723    | 2.15              | 484,901    | 2.16              | 471,683    | 481,057    | -2.73          | -9.93   |  |
| Total liabilities .....  | 3,861,130  | 18.14             | 5,286,196  | 22.72             | 5,436,177  | 24.19             | 4,878,255  | 4,387,488  | -26.96         | -14.95  |  |
| Equity Capital .....   | 17,423,381 | 81.86             | 17,981,407 | 77.28             | 17,037,932 | 75.81             | 15,594,794 | 15,022,570 | -3.10          | 14.33   |  |
| Perpetual preferred stock (income surplus) .....                 | 1,855,994  | 8.72              | 1,855,994  | 7.98              | 1,855,994  | 8.26              | 1,420,800  | 1,008,627  | 0.00           | 13.14   |  |
| Common stock .....   | 1,256,702  | 5.90              | 1,256,702  | 5.40              | 1,256,702  | 5.59              | 1,256,702  | 1,256,702  | 0.00           | 0.00    |  |
| Common surplus .....   | 6,322,487  | 29.70             | 6,325,588  | 27.19             | 6,338,803  | 28.20             | 6,360,221  | 6,351,549  | -0.05          | -1.37   |  |
| Retained earnings .....  | 14,553,469 | 68.38             | 12,750,771 | 54.80             | 12,468,977 | 55.48             | 11,556,090 | 10,334,236 | 14.14          | 55.19   |  |
| Accumulated other comprehensive income .....                     | -586,010   | -2.75             | 737,989    | 3.17              | 26,262     | 0.12              | -818,328   | -778,950   |                |         |  |
| Other equity capital components .....                            | -5,979,261 | -28.09            | -4,945,637 | -21.26            | -4,908,806 | -21.84            | -4,180,691 | -3,149,594 |                |         |  |
| Total liabilities and equity capital .....                       | 21,284,511 | 100.00            | 23,267,603 | 100.00            | 22,474,109 | 100.00            | 20,473,049 | 19,410,058 | -8.52          | 7.61    |  |
| <b>Memoranda</b>   |            |                   |            |                   |            |                   |            |            |                |         |  |
| Loans and advances from bank subsidiaries .....                  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                | -100.00 |  |
| Loans and advances from nonbank subsidiaries .....               | 482,616    | 2.27              | 499,723    | 2.15              | 483,248    | 2.15              | 471,399    | 479,945    | -3.42          | -2.28   |  |
| Notes payable to subsidiaries that issued TPS .....              | 482,616    | 2.27              | 499,723    | 2.15              | 483,248    | 2.15              | 471,399    | 479,945    | -3.42          | -2.28   |  |
| Loans and advances from subsidiary holding companies .....       | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |
| Subordinated and long-term debt 1 year or less .....             | 0          | 0                 | 311,260    | 1.34              | 0          | 0                 | 0          | 0          | -100.00        |         |  |
| Guaranteed loans to banks, nonbanks, and holding companies ..... | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |         |  |

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**Parent Company Analysis—Part 1**

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Profitability</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net income / Average equity capital.....   | 14.91      | 11.94    | 77  | 7.62       | 7.29     | 52  | 10.32      | 9.68     | 63  | 12.33      | 10.40    | 73  | 8.51       | 7.61     | 59  |
| Bank net income / Average equity investment in banks.....                          | 14.98      | 11.80    | 81  | 8.18       | 7.45     | 56  | 11.62      | 10.51    | 66  | 13.45      | 11.19    | 76  | 9.48       | 8.74     | 63  |
| Nonbank net income / Average equity investment in nonbanks.....                    | 11.89      | 13.12    | 59  | 6.48       | 9.75     | 50  | 0.17       | 7.89     | 22  | -3.13      | 7.10     | 7   | -1.45      | 4.73     | 18  |
| Subsidiary HCs net income / Average equity investment in sub HCs.....              |            | 10.11    |     |            | 7.01     |     |            | 8.55     |     |            | 8.78     |     |            | 6.82     |     |
| Bank net income / Parent net income.....   | 98.91      | 96.79    | 32  | 105.81     | 88.16    | 65  | 110.57     | 82.22    | 86  | 109.71     | 82.56    | 86  | 109.58     | 80.64    | 80  |
| Nonbank net income / Parent net income.....  | 5.06       | 3.40     | 76  | 4.89       | 3.59     | 77  | 0.10       | 5.93     | 30  |            | 3.78     |     |            | 7.76     |     |
| Subsidiary holding companies' net income / Parent net income.....                  |            | 65.35    |     |            | 68.34    |     |            | 74       |     |            | 72.48    |     |            | 82.97    |     |
| <b>Leverage</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total liabilities / Equity capital.....  | 22.16      | 16.81    | 75  | 29.40      | 20.06    | 77  | 31.91      | 20.43    | 75  | 31.28      | 20.88    | 73  | 29.21      | 19.94    | 72  |
| Total debt / Equity capital.....   | 16.18      | 11.71    | 74  | 23.77      | 14.41    | 79  | 26.03      | 14.31    | 76  | 25.19      | 14.69    | 76  | 22.88      | 13.95    | 75  |
| Total debt + notes payable to subs that issued TPS / Equity capital.....           | 18.95      | 13.63    | 74  | 26.55      | 16.67    | 77  | 28.86      | 16.36    | 76  | 28.21      | 17.10    | 76  | 26.07      | 16.10    | 75  |
| Total debt + Loans guaranteed for affiliate / Equity capital.....                  | 16.18      | 11.77    | 74  | 23.77      | 14.68    | 79  | 26.03      | 14.56    | 76  | 25.19      | 15.14    | 76  | 22.88      | 14.35    | 75  |
| Total debt / Equity capital – excess over fair value.....                          | 16.34      | 11.81    | 74  | 23.99      | 14.52    | 78  | 26.29      | 14.51    | 76  | 25.46      | 14.81    | 76  | 23.14      | 14.10    | 75  |
| Long-term debt / Equity capital.....   | 16.18      | 10.95    | 74  | 18.19      | 13.56    | 75  | 20.17      | 13.04    | 74  | 25.19      | 13.37    | 76  | 17.91      | 12.69    | 75  |
| Short-term debt / Equity capital.....  | 0          | 0.57     | 38  | 5.58       | 0.77     | 89  | 5.86       | 1.02     | 87  | 0          | 1.14     | 37  | 4.97       | 1.07     | 88  |
| Current portion of long-term debt / Equity capital.....                            | 0          | 0.06     | 41  | 1.73       | 0.06     | 94  | 0          | 0.05     | 40  | 0          | 0.14     | 39  | 0          | 0.27     | 40  |
| Excess cost over fair value / Equity capital.....                                  | 0.96       | 0.05     | 94  | 0.93       | 0.08     | 93  | 0.98       | 0.12     | 92  | 1.07       | 0.12     | 92  | 1.11       | 0.17     | 90  |
| Long-term debt / Consolidated long-term debt.....                                  | 29.09      | 39.86    | 36  | 28.60      | 34.67    | 41  | 32.92      | 28.44    | 57  | 34.24      | 28.63    | 59  | 23.27      | 26.93    | 50  |
| <b>Double Leverage</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs / Equity capital.....                                    | 104.46     | 103.22   | 63  | 104.06     | 102.81   | 60  | 105.40     | 103.22   | 65  | 106.15     | 103.10   | 68  | 107.98     | 102.10   | 77  |
| Total investment in subs / Equity capital.....                                     | 104.95     | 108.40   | 51  | 104.54     | 110.16   | 48  | 105.81     | 111.07   | 53  | 106.68     | 112.48   | 57  | 110.01     | 111.30   | 65  |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....             |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1.....              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Double Leverage Payback</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs – equity cap / Net income (X).....                       | 0.30       | 0.29     | 58  | 0.54       | 0.47     | 57  | 0.54       | 0.36     | 63  | 0.51       | 0.35     | 62  | 0.92       | 0.52     | 68  |
| Equity investment in subs – equity cap / Net income-div (X).....                   | 0.43       | 1.05     | 31  | 1.42       | 1.82     | 53  | 1.01       | 1.22     | 48  | 0.79       | 1.22     | 44  | 1.47       | 2.64     | 46  |
| <b>Coverage Analysis</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Operating income-tax + noncash / Operating expenses + dividends.....               | 201.76     | 152.85   | 70  | 126.97     | 136.59   | 51  | 126.60     | 177.68   | 34  | 198.79     | 162.34   | 70  | 124.97     | 141.81   | 49  |
| Cash from ops + noncash items + op expense / Op expense + dividend.....            | 166.99     | 154.48   | 63  | 135.06     | 147.24   | 53  | 150.90     | 190.27   | 39  | 215.12     | 174.91   | 71  | 114.61     | 148.20   | 37  |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....   | 24.85      | 98.54    | 9   | 99.30      | 134.08   | 31  | 142.08     | 116.34   | 72  | 160.13     | 103.19   | 87  | -68.78     | 92.33    | 8   |
| Pretax operating income + interest expense / Interest expense.....                 | 2,927.64   | 1,835.33 | 79  | 1,047.26   | 2,016.32 | 51  | 785.51     | 1,968.54 | 34  | 1,178.03   | 2,898.75 | 55  | 742.45     | 1,909.25 | 46  |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref..... | 2,447.36   | 1,770.77 | 75  | 911.75     | 1,539.23 | 54  | 698.24     | 1,632.83 | 32  | 1,037.54   | 1,369.37 | 52  | 645.17     | 1,547.94 | 38  |
| Dividends + interest from subsidiaries / Interest expense + dividends.....         | 222.73     | 174.12   | 69  | 133.13     | 150.43   | 50  | 134.29     | 210.80   | 30  | 212.95     | 188.90   | 64  | 132.10     | 172.51   | 43  |
| Fees + other income from subsidiaries / Salary + other expenses.....               | 0          | 11.92    | 32  | 0          | 13.95    | 31  | 0          | 16.52    | 30  | 0          | 16.08    | 33  | 0          | 16.39    | 30  |
| Net income / Current part of long-term debt + preferred dividends (X).....         | 24.72      | 47.61    | 54  | 3.22       | 35.64    | 12  | 17.74      | 57.11    | 36  | 28.31      | 33.93    | 57  | 18.44      | 24.63    | 46  |
| <b>Other Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets that reprice within 1 year / Total assets.....                          | 11.36      | 3.44     | 89  | 13.59      | 3.85     | 87  | 13.74      | 2.64     | 92  | 17.98      | 2.61     | 96  | 10.85      | 3.24     | 87  |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 90+ days past due.....   |            | 0.17     |     |            | 0.10     |     |            | 0.04     |     |            | 0.24     |     |            | 0.10     |     |
| Nonaccrual.....  |            | 0.92     |     |            | 1.03     |     |            | 0.54     |     |            | 6.54     |     |            | 7.38     |     |
| Total.....   |            | 1.09     |     |            | 1.13     |     |            | 0.58     |     |            | 6.78     |     |            | 7.48     |     |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                             |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| To bank subsidiaries.....  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| To nonbank subsidiaries.....   | 0          | 0.02     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  | 0          | 0.24     | 44  | 0          | 0.17     | 45  |
| To subsidiary holding companies.....   | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Total.....   | 0          | 0.02     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  | 0          | 0.25     | 44  | 0          | 0.17     | 45  |
| <b>As a Percent of Consolidated Holding Company Assets</b>                         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonbank assets of nonbank subsidiaries.....  | 0.96       | 1.76     | 80  | 1.06       | 2.66     | 77  | 1.16       | 5.62     | 72  | 1.09       | 5.50     | 70  | 1.24       | 5.68     | 68  |
| Combined thrift assets (reported only by bank holding companies).....              | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
| Combined foreign nonbank subsidiary assets.....                                    | 0          | 0.06     | 80  | 0          | 0.08     | 76  | 0          | 0.19     | 72  | 0          | 0.21     | 36  | 0          | 0.13     | 35  |

BHC Name

City/State

**Parent Company Analysis—Part 2**

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct |
| <b>Payout Ratios — Parent</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends declared / Income before undistributed income.....       | 43.96      | 66.37    | 36  | 74.94      | 81.10    | 54  | 73.71      | 57.84    | 70  | 42.95      | 57.26    | 37  | 75.09      | 68.72    | 61  |
| Dividends declared / Net income .....                              | 31.33      | 28.27    | 57  | 61.69      | 42.29    | 78  | 46.83      | 33.08    | 78  | 35.13      | 27.33    | 68  | 37.06      | 31.29    | 54  |
| Net income – dividends / Average equity.....                       | 10.24      | 8.62     | 73  | 2.92       | 4.14     | 34  | 5.49       | 6.46     | 37  | 8          | 7.33     | 57  | 5.36       | 5.03     | 54  |
| <b>Percent of Dividends Paid</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 234.04     | 155.92   | 73  | 150.77     | 132.17   | 60  | 149.75     | 178.13   | 44  | 255.60     | 157.73   | 76  | 156.18     | 130.71   | 64  |
| Dividends from nonbank subsidiaries .....                          | 6.08       | 4.90     | 76  | 0          | 3.41     | 23  | 8.71       | 7.53     | 78  | 0          | 7.13     | 23  | 0          | 12.57    | 21  |
| Dividends from subsidiary holding companies.....                   | 0          | 5.91     | 45  | 0          | 4.85     | 44  | 0          | 21.40    | 42  | 0          | 16.86    | 42  | 0          | 18.99    | 42  |
| Dividends from all subsidiaries .....                              | 240.12     | 203.53   | 68  | 150.77     | 174.85   | 52  | 158.46     | 260.40   | 33  | 255.60     | 215.26   | 71  | 156.18     | 196.35   | 47  |
| <b>Payout Ratios — Subsidiaries:</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Bank Net Income</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 74.13      | 45.96    | 74  | 87.90      | 60.28    | 76  | 63.42      | 66.55    | 45  | 81.84      | 60.71    | 74  | 52.81      | 59       | 45  |
| Interest income from bank subsidiaries.....                        | 0.03       | 0.11     | 65  | 0.22       | 0.36     | 66  | 0.37       | 0.54     | 68  | 0.21       | 0.52     | 64  | 0.25       | 0.76     | 61  |
| Management and service fees from bank subsidiaries .....           | 0          | 0.88     | 38  | 0          | 1.47     | 37  | 0          | 1.55     | 36  | 0          | 1.88     | 36  | 0          | 2.98     | 34  |
| Other income from bank subsidiaries.....                           | 0          | 0        | 47  | 0          | 0        | 46  | 0          | 0        | 46  | 0          | 0        | 47  | 0          | 0.01     | 47  |
| Operating income from bank subsidiaries .....                      | 74.16      | 51.33    | 71  | 88.13      | 62.88    | 72  | 63.79      | 69.36    | 40  | 82.06      | 63.43    | 66  | 53.06      | 62.82    | 40  |
| <b>Percent of Nonbank Net Income</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from nonbank subsidiaries .....                          | 37.67      | 62.63    | 36  | 0          | 56.39    | 15  | 4,169.15   | 82.95    | 98  |            | 51.40    |     |            | 102.35   |     |
| Interest income from nonbank subsidiaries.....                     | 0.44       | 2.44     | 68  | 0.98       | 7.38     | 67  | 67.48      | 20.25    | 80  |            | 18.56    |     |            | 8.11     |     |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.37     | 40  | 0          | 0.86     | 39  | 0          | 1.92     | 38  |            | 2.96     |     |            | 0.85     |     |
| Other income from nonbank subsidiaries.....                        | 0          | 0.07     | 45  | 0          | 0.16     | 46  | 0          | 1.06     | 43  |            | 0.15     |     |            | 0.81     |     |
| Operating income from nonbank subsidiaries .....                   | 38.11      | 87.22    | 32  | 0.98       | 79.84    | 19  | 4,236.63   | 150.41   | 98  |            | 99.33    |     |            | 165.35   |     |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from subsidiary holding companies.....                   |            | 38.10    |     |            | 43.51    |     |            | 61.23    |     |            | 48.56    |     |            | 59.89    |     |
| Interest income from subsidiary holding companies.....             |            | 5.26     |     |            | 8.40     |     |            | 6.54     |     |            | 3.95     |     |            | 2.71     |     |
| Management and service fees from subsidiary holding companies..... |            | 0.73     |     |            | 0.44     |     |            | 0.36     |     |            | 0.43     |     |            | 0.56     |     |
| Other income from subsidiary holding companies.....                |            | -0.40    |     |            | 0.01     |     |            | 0.29     |     |            | 0.01     |     |            | 0        |     |
| Operating income from subsidiary holding companies.....            |            | 58.37    |     |            | 55.20    |     |            | 76.49    |     |            | 61.19    |     |            | 64.33    |     |
| <b>Dependence on Subsidiaries:</b>                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Total Operating Income</b>                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 97.06      | 74.16    | 54  | 99.10      | 69.76    | 74  | 93.37      | 67.32    | 51  | 98.69      | 65.18    | 72  | 97.52      | 59.17    | 79  |
| Interest income from bank subsidiaries.....                        | 0.04       | 0.23     | 59  | 0.25       | 0.63     | 67  | 0.55       | 0.80     | 68  | 0.26       | 0.92     | 66  | 0.46       | 0.94     | 66  |
| Management and service fees from bank subsidiaries .....           | 0          | 1.44     | 37  | 0          | 1.87     | 37  | 0          | 1.81     | 36  | 0          | 2.01     | 37  | 0          | 2.17     | 35  |
| Other income from bank subsidiaries.....                           | 0          | 0.02     | 46  | 0          | 0.04     | 45  | 0          | 0.03     | 44  | 0          | 0.02     | 47  | 0          | 0.09     | 44  |
| Operating income from bank subsidiaries .....                      | 97.10      | 83.13    | 43  | 99.35      | 82.20    | 67  | 93.92      | 78.80    | 36  | 98.95      | 74.20    | 58  | 97.98      | 69.23    | 62  |
| Dividends from nonbank subsidiaries .....                          | 2.52       | 3.07     | 75  | 0          | 1.95     | 23  | 5.43       | 2.65     | 83  | 0          | 2.57     | 23  | 0          | 2.65     | 23  |
| Interest income from nonbank subsidiaries.....                     | 0.03       | 0.18     | 77  | 0.05       | 0.73     | 74  | 0.09       | 1.19     | 67  | 0.40       | 2.32     | 74  | 0.84       | 2.79     | 73  |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.01     | 42  | 0          | 0.02     | 42  | 0          | 0.06     | 41  | 0          | 0.03     | 41  | 0          | 0.07     | 40  |
| Other income from nonbank subsidiaries.....                        | 0          | 0.01     | 45  | 0          | 0.01     | 46  | 0          | 0.04     | 44  | 0          | 0.02     | 48  | 0          | 0.17     | 42  |
| Operating income from nonbank subsidiaries .....                   | 2.55       | 4.67     | 69  | 0.05       | 4.70     | 39  | 5.52       | 7.29     | 76  | 0.40       | 7.64     | 50  | 0.84       | 9.99     | 51  |
| Dividends from subsidiary holding companies.....                   | 0          | 2.10     | 45  | 0          | 2.53     | 44  | 0          | 4.52     | 43  | 0          | 5.15     | 42  | 0          | 5.49     | 42  |
| Interest income from subsidiary holding companies.....             | 0          | 0.01     | 45  | 0          | 0.11     | 44  | 0          | 0.20     | 44  | 0          | 0.37     | 43  | 0          | 0.13     | 45  |
| Management and service fees from subsidiary holding companies..... | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Other income from subsidiary holding companies.....                | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  |
| Operating income from subsidiary holding companies.....            | 0          | 3.91     | 43  | 0          | 4.56     | 42  | 0          | 6.08     | 40  | 0          | 6.79     | 39  | 0          | 6.46     | 40  |
| Loans and advances from subsidiaries / Short term debt.....        |            | 158.10   |     | 49.81      | 135.13   | 45  | 48.41      | 83.37    | 57  |            | 87.87    |     | 64.30      | 83.68    | 56  |
| Loans and advances from subsidiaries / Total debt .....            | 17.11      | 26.38    | 55  | 11.69      | 27.08    | 47  | 10.90      | 28.33    | 47  | 12         | 26.53    | 48  | 13.96      | 39.18    | 55  |